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SEARCH REQUEST FORM

Scientific and Technical Information Center

Access DB#

Requester's Full Name: Dr. F. J. ... Examiner #: 25000 Date: 12/1/95
 Art Unit: 3600 Phone Number 30 5-2416 Serial Number: 1-11-4-515
 Mail Box and Bldg/Room Location: _____ Results Format Preferred (circle): PAPER DISK E-MAIL

If more than one search is submitted, please prioritize searches in order of need.

Please provide a detailed statement of the search topic, and describe as specifically as possible the subject matter to be searched. Include the elected species or structures, keywords, synonyms, acronyms, and registry numbers, and combine with the concept or utility of the invention. Define any terms that may have a special meaning. Give examples or relevant citations, authors, etc, if known. Please attach a copy of the cover sheet, pertinent claims, and abstract.

Title of Invention: Computer system for processing

Inventors (please provide full names): P. J. ...

Earliest Priority Filing Date: _____

For Sequence Searches Only Please include all pertinent information (parent, child, divisional, or issued patent numbers) along with the appropriate serial number.

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 patents ...
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	Type of Search	Vendors and cost where applicable
Searcher: _____	NA Sequence (#) _____	STN _____
Searcher Phone #: _____	AA Sequence (#) _____	Dialog _____
Searcher Location: _____	Structure (#) _____	Questel/Orbit _____
Date Searcher Picked Up: _____	Bibliographic _____	Dr. Link _____
Date Completed: _____	Litigation _____	Lexis/Nexis _____
Searcher Prep & Review Time: _____	Fulltext _____	Sequence Systems _____
Clerical Prep Time: _____	Patent Family _____	WWW/Internet _____
Online Time: _____	Other _____	Other (specify) _____

PTO-1590 (1-2000)

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STIC Search Report

EIC 3600

STIC Database Tracking Number: 111075

TO: Richard Fults
Location: PK5-7C20
Art Unit: 3628
Tuesday, December 30, 2003

Case Serial Number: 09604525

From: Elizabeth Deal *ED*
Location: EIC 3600
PK5-Suite 804
Phone: 305-5783

elizabeth.deal@uspto.gov

Search Notes

Dear Richard,

Attached are the results of the above-referenced search. If you have any questions or comments, please feel free to contact me.

Libby



LAST - [Untitled:1]

File View Edit Tools Window Help

Drafts
Pending
00:12: L1: (1215) 705/39
Active
Failed
Saved
(103) priceline.com
(56) online and (travel adj agent) and transaction and ticket
Favorites
Tagged (0)
UDC
Queue
Trash

real
real

DBs: USPAT:US:PGPUB
Default operator: OR Highlight all hit terms really

705/39

	U	I	Document ID	Issue Dat	Pages	Title	Current OR	Current XR	Retrieval	Inventor	S	C	P	2	3
1	<input checked="" type="checkbox"/>	<input type="checkbox"/>	US 20030120593	20030626	62	Method and system for delivering multiple ser	705/39	705/36	705/39	Bansal, Amar Inder Sinch et al.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	<input checked="" type="checkbox"/>	<input type="checkbox"/>	US 20030120592	20030626		Method of performing a transaction	705/39		705/39	Ng, Fook Sun	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3	<input checked="" type="checkbox"/>	<input type="checkbox"/>	US 20030120591	20030626		Systems and methods for facilitating responses	705/39		705/39	Birkhead, Mark et al.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4	<input checked="" type="checkbox"/>	<input type="checkbox"/>	US 20030115137	20030619		Method and system for utilizing accounts to o	705/39		705/39	Rowe, Richard E.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5	<input checked="" type="checkbox"/>	<input type="checkbox"/>	US 20030115136	20030619		Method for pre-paid transaction system	705/39	705/40	705/39	Sjolin, Magnus	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6	<input checked="" type="checkbox"/>	<input type="checkbox"/>	US 20030115135	20030619		Method and apparatus for recording transacti	705/39	705/26	705/39	Sarfranz, Aamer Ahmad et al.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7	<input checked="" type="checkbox"/>	<input type="checkbox"/>	US 20030110127	20030612		Systems and methods for conveying common law es	705/39		705/39	Sabella, Richard J.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8	<input checked="" type="checkbox"/>	<input type="checkbox"/>	US 20030110126	20030612		System & method for unique digital asset id	705/39		705/39	Dunkeld, Bryan C. et al.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9	<input checked="" type="checkbox"/>	<input type="checkbox"/>	US 20030105711	20030605		Authorizing financial transactions	705/39		705/39	O'Neil, Kevin A.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10	<input checked="" type="checkbox"/>	<input type="checkbox"/>	US 20030105710	20030605		Method and system for on-line payments	705/39	705/44	705/39	Barbara, Ellen et al.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11	<input checked="" type="checkbox"/>	<input type="checkbox"/>	US 20030105709	20030605	9	Internet auction site with immediate payment	705/39		705/39	Orlando, Edward	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>


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-9 (164) western adj union

(54424) first adj data

(179) first adj data adj corp

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(56) (western adj union) and cash

(9) (western adj union) and (local adj currency)

3 (2) paypal and (local ad currency)

(50) paypal

(52) (currency adi conversion) and (electronic adi commerce)

(90) (currency adj conversion) and commerce

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(3) (transaction adi code) and (remote adi merchant)

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(18588) walker.IN.

3 (0) ("walker.IN.") PN

(143) (transaction adj code) and merchant

(885) (transaction adj code)

(164) western adi union

(146) ghayit IN

(1388) 705/39

 Favorites

Tagged (0)

[illegible]

	U	D	Document ID	Issue Date	Pages	Title	Current OR	Current XR	Retrieval	Inventor	S	C	P	Z	B
1	<input checked="" type="checkbox"/>	<input type="checkbox"/>	US 20040010463	20040115	22	Automated transaction processing system and a	705/39	705/26; 705/37;	705/39	Hahn-Carlson, Dean W. et al.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	<input checked="" type="checkbox"/>	<input type="checkbox"/>	US 20040010462	20040115		Method and system for a multi-purpose transacti	705/39		705/39	Moon, Susan et al.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3	<input checked="" type="checkbox"/>	<input type="checkbox"/>	US 20040010451	20040115		Method and system for finalizing specific pro	705/26	705/39	705/39	Romano, Aaron A. et al.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4	<input checked="" type="checkbox"/>	<input type="checkbox"/>	US 20040006539	20040108		System and method for facilitating the handli	705/40	705/39	705/39	Royer, Coby et al.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5	<input checked="" type="checkbox"/>	<input type="checkbox"/>	US 20040006538	20040108		Method and system for short message service (705/39	340/5.41; 340/7.23;	705/39	Steinberg, David A. et al.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6	<input checked="" type="checkbox"/>	<input type="checkbox"/>	US 20040006537	20040108		Method and system for processing credit card	705/39		705/39	Zelechowski, Peter M. et al.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7	<input checked="" type="checkbox"/>	<input type="checkbox"/>	US	20040108		Electronic money system	705/39	705/40	705/39	Kawashima, Takashi	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

STN

Last Friday, at Morgan Stanley Dean Witter's Millennium conference in London, First Data management presented an aggressive timetable to introduce new **Internet payment** processing solutions. In early June, 2000 FDC, through **Western Union**, will roll out an Internet Money transfer product called "SettleUp.com." During 3Q/00, management expects to announce major new initiatives that would provide. . .

L5 ANSWER 16 OF 44 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 2000:926572 INVESTEXT(tm) REPORT NUMBER:2112025
PGNO PAGE 2 OF 4
DN 2112025
TI NORTH AMERICA COMPUTERS-SOFTWARE & SERVICES: UPDATE
AU TOGUT, D.M.
CS MORGAN STANLEY, DEAN WITTER; NEW YORK (STATE OF)
CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA
CSTY Financial center investment bank-broker
PD 21 Mar 2000
DT INDUSTRY REPORT
FS Text Page; INDUSTRY REPORT
WC 357
PD 21 Mar 2000
SH First Data Summary

TEXT

2) . . . highlighted three strategic, e-business priorities. For one, enable existing customers to move to e-commerce. Second, expand into adjacent markets such as P2P (**person to person**) and B2B. Third, make venture investments in companies enabling **electronic payments** through new products and services. At current market prices, FDC's investment portfolio approximates \$800 million, 80% of which will be in CheckFree. . . Yclip; 4) Passlogix; 5) MeetChina.com; 6) and Excite@Home.

-For the first time, CEO Duques sketched a timetable to introduce important new **Internet payment** processing products. In early June, 2000, **Western Union** will roll out an Internet money transfer product, called "SettleUp.com." Western Union will distribute this service through all major portals. This service. . .

L5 ANSWER 17 OF 44 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 2000:912193 INVESTEXT(tm) REPORT NUMBER:2109214
PGNO PAGE 1 OF 2
DN 2109214
TI EBAY INC.
AU ZALE, D.
CS SANDS BROTHERS & CO., LTD.; NEW YORK (STATE OF)
CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA

EKD 12/30/2003

STN

CSTY Financial center investment bank-broker

PD 25 Oct 1995

DT COMPANY REPORT

FS Text Page; COMPANY REPORT

WC 346

PD 25 Oct 1995

TT Table 5 - First Financial History Of Acquisitions 1989-94

TEXT

Table 5. First Financial
Management - A Strong History Of Acquisitions

Transaction	Date	Business
Acquisition	Pending	Electronic Benefits Payments
Acquisition	November 1994	Western Union Fin'l Svcs., Inc.
Acquisition	July 1994	GENEX Services, Inc.
Acquisition	March 1994	The Master Collectors, Inc.
Acquisition	August 1993	Internat'l Banking Technologies
Disposition	June.	

L5 ANSWER 40 OF 44 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 95:274273 INVESTEXT(tm) REPORT NUMBER:1565472

PGNO PAGE 0 OF 15, CONTENTS PAGE

DN 1565472

TI First Financial Management - Company Report

AU Wolfenberger, M.

CS MORGAN STANLEY & CO. INC.; NEW YORK (STATE OF)

CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA

CSTY Financial center investment bank-broker

PD 23 Feb 1995

DT COMPANY REPORT

FS Table of Contents; COMPANY REPORT

WC 5586

PD 23 Feb 1995

AB . . . earnings. Western Union commands the money transfer market with approximately an 86% share versus nearest rival First Data Corporation which has 13%. **Western Union** also provides **electronic bill payment**, secured credit card, telephone debit card, and money order services. The transaction broadens First Financial Management's product line as well as its. . .

L5 ANSWER 41 OF 44 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 95:274272 INVESTEXT(tm) REPORT NUMBER:1565472

PGNO PAGE 1 OF 15

DN 1565472

TI First Financial Management - Company Report

AU Wolfenberger, M.

CS MORGAN STANLEY & CO. INC.; NEW YORK (STATE OF)

CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA

CSTY Financial center investment bank-broker

EKD 12/30/2003

STN

L5 ANSWER 1 OF 44 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 2003:621777 INVESTEXT(tm) REPORT NUMBER:8670563
PGNO PAGE 10 OF 67
DN 8670563
TI DELL COMPUTER CORPORATION
AU MCFETRICH, L.
CS MERRILL LYNCH CAPITAL MARKETS; NEW YORK (STATE OF)
CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA
PD 1 Jan 2000
DT COMPANY REPORT
FS Text Page; COMPANY REPORT
WC 449
PD 1 Jan 2000
SH Key Positives

TEXT

Key Positives
FDC dominates the market in processing **electronic payments**, through its 3 primary segments:
* Payment Services: **Western Union** unit holds est. 80%+ share in world-wide consumer money transfer payments; transaction growth driven by growing agent network internationally (124,000 locations today, . . .)

L5 ANSWER 2 OF 44 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 2001:130660 INVESTEXT(tm) REPORT NUMBER:2190583
PGNO PAGE 2 OF 3
DN 2190583
TI FIRST DATA CORP.: INITIATING COVERAGE
AU ARFSTROM, J.G.
CS DAIN RAUSCHER WESSELS; MINNESOTA (STATE OF)
CSR MIDWEST/MIDWESTERN REGION; UNITED STATES OF AMERICA; NORTH AMERICA
CSTY Financial center investment bank-broker
PD 13 Jun 2000
DT COMPANY REPORT
FS Text Page; COMPANY REPORT
WC 431
PD 13 Jun 2000
SH Payment Instruments

TEXT

Brief . . . has tremendous leverage in its opportunity to continue to be a leader in delivering cash, be it actual physical cash or **electronic payments**. Our view is that **Western Union** will continue to opportunistically expand internationally and will remain at the forefront of delivering cash to anywhere in the world. Our earnings model. . .

L5 ANSWER 3 OF 44 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 2001:127229 INVESTEXT(tm) REPORT NUMBER:2187762

EKD 12/30/2003

File 347: JAPIO Oct 1976-2003/Aug (Updated 031202)
 (c) 2003 JPO & JAPIO
 File 348: EUROPEAN PATENTS 1978-2003/Dec W02
 (c) 2003 European Patent Office
 File 349: PCT FULLTEXT 1979-2002/UB=20031225, UT=20031218
 (c) 2003 WIPO/Univentio
 File 350: Derwent WPIX 1963-2003/UD, UM & UP=200382
 (c) 2003 Thomson Derwent
 File 256: SoftBase: Reviews, Companies & Prods. 82-2003/Nov
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 (c) 2003 FIZ TECHNIK
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 (c) 2003 American Economic Association
 File 35: Dissertation Abs Online 1861-2003/Nov
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 (c) 2003, EBSCO Pub.
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 (c) 2003 Business Wire.
 File 810: Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire
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 (c) 2003 The Gale Group
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 (c) 2003 Financial Times Ltd
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 (c) 2003 McGraw-Hill Co. Inc
 File 636: Gale Group Newsletter DB(TM) 1987-2003/Dec 30
 (c) 2003 The Gale Group
 File 621: Gale Group New Prod. Annou.(R) 1985-2003/Dec 25
 (c) 2003 The Gale Group
 File 613: PR Newswire 1999-2003/Dec 30
 (c) 2003 PR Newswire Association Inc
 File 813: PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc
 File 16: Gale Group PROMT(R) 1990-2003/Dec 30
 (c) 2003 The Gale Group
 File 160: Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group
 File 634: San Jose Mercury Jun 1985-2003/Dec 29
 (c) 2003 San Jose Mercury News
 File 148: Gale Group Trade & Industry DB 1976-2003/Dec 25
 (c) 2003 The Gale Group
 File 20: Dialog Global Reporter 1997-2003/Dec 30
 (c) 2003 The Dialog Corp.
 File 608: KR/T Bus. News. 1992-2003/Dec 30
 (c) 2003 Knight Ridder/Tribune Bus News
 File 625: American Banker Publications 1981-2003/Dec 30
 (c) 2003 American Banker

File 268:Banking Info Source 1981-2003/Dec W3
 (c) 2003 ProQuest Info&Learning
 File 626:Bond Buyer Full Text 1981-2003/Dec 30
 (c) 2003 Bond Buyer
 File 267:Finance & Banking Newsletters 2003/Dec 22
 (c) 2003 The Dialog Corp.

Set	Items	Description
S1	6	AU='PORTILLO H' OR AU='PORTILLO H C' OR AU='PORTILLO HUMBE- RTO C'
S2	1	AU='PORTILLO, H.'
S3	3	AU='IANTA S' OR AU='IANTA STEFAN'
S4	101	AU='HANSEN S' OR AU='HANSEN S C' OR AU='HANSEN SCOTT' OR A- U='HANSEN SCOTT C'
S5	21	AU='CUDINA M' OR AU='CUDINA MARCUS NICHOLAS' OR AU='CUDINA, M':AU='CUDINA, M(MENTOR)'
S6	124	S1 OR S2 OR S3 OR S4 OR S5
S7	6	S6 AND (PAY? OR TRANSACT?)

7/5/1 (Item 1 from file: 348)
DIALOG(R) File 348:EUROPEAN PATENTS
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01398740

METHOD FOR FACILITATING PAYMENT OF A COMPUTERIZED TRANSACTION
VERFAHREN ZUM ERLEICHTERN DER BEZAHLUNG EINER COMPUTERGESTEUERTEN
TRANSAKTION
PROCEDE DE FACILITATION DU VERSEMENT CORRESPONDANT A UNE TRANSACTION
INFORMATISEE

PATENT ASSIGNEE:

Western Union Financial Services, Inc., (3980430), Suite 330K, 6200 South
Quebec Street, Englewood, CO 80111, (US), (Applicant designated States:
all)

INVENTOR:

PORTILLO, Humberto, C. , 44 Ware Road, Upper Saddle River, NJ 07458,
(US)

HANSEN, Scott, C. , 4 Cricket Lane, Woodcliff Lake, NJ 07675, (US)

CUDINA, Marcus, Nicholas , 31 Timberlane Road, Upper Saddle River, NJ
07458, (US)

IANTA, Stefan , Ziehrerplatz 2/1, A-1030 Vienna, (AT)

PATENT (CC, No, Kind, Date):

WO 2002001469 020103

APPLICATION (CC, No, Date): EP 2001950559 010627; WO 2001US20482 010627

PRIORITY (CC, No, Date): US 604525 000627

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 020227 A2 International application. (Art. 158(1))

Application: 020227 A2 International application entering European
phase

Application: 030827 A1 International application. (Art. 158(1))

Appl Changed: 030827 A1 International application not entering European
phase

Withdrawal: 030827 A1 Date application deemed withdrawn: 20030128

LANGUAGE (Publication,Procedural,Application): English; English; English

7/5/2 (Item 2 from file: 348)
DIALOG(R) File 348:EUROPEAN PATENTS
(c) 2003 European Patent Office. All rts. reserv.

01381528

METHOD AND SYSTEM FOR TRANSFERRING MONEY IN BUSINESS-TO-BUSINESS INTERNET
TRANSACTIONS

VERFAHREN UND SYSTEM ZUM UBERTRAGEN VON GELD IN GESCHAFT-ZU-GESCHAFT
INTERNET TRANSAKTIONEN

PROCEDE ET SYSTEME DE TRANSFERT D'ARGENT DANS DES TRANSACTIONS ENTRE
ENTREPRISES SUR INTERNET

PATENT ASSIGNEE:

First Data Corporation, (2524972), 6200 South Quebec Street, Suite 330K,
Englewood, CO 80111, (US), (Applicant designated States: all)

INVENTOR:

ANUSZEWSKI, William, E., 421 Red Deer Road, Franktown, CO 80116, (US)

PORTILLO, Humberto, C. , 44 Ware Road, Upper Saddle River, NJ 07458, (US)

PATENT (CC, No, Kind, Date):

WO 2001088809 011122

APPLICATION (CC, No, Date): EP 2001935388 010514; WO 2001US15352' 010514

PRIORITY (CC, No, Date): US 570245 000512

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-019/00

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 020116 A2 International application. (Art. 158(1))
Application: 020116 A2 International application entering European
phase
Application: 030813 A2 International application. (Art. 158(1))
Appl Changed: 030813 A2 International application not entering European
phase
Withdrawal: 030813 A2 Date application deemed withdrawn: 20021213
LANGUAGE (Publication,Procedural,Application): English; English; English

7/5/3 (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00868235 **Image available**
METHOD FOR FACILITATING PAYMENT OF A COMPUTERIZED TRANSACTION
PROCEDE DE FACILITATION DU VERSEMENT CORRESPONDANT A UNE TRANSACTION
INFORMATISEE

Patent Applicant/Assignee:

WESTERN UNION FINANCIAL SERVICES INC, Suite 330K, 6200 South Quebec
Street, Englewood, CO 80111, US, US (Residence), US (Nationality)

Inventor(s):

PORTILLO Humberto C , 44 Ware Road, Upper Saddle River, NJ 07458, US,
HANSEN Scott C , 4 Cricket Lane, Woodcliff Lake, NJ 07675, US,
CUDINA Marcus Nicholas , 31 Timberlane Road, Upper Saddle River, NJ
07458, US,

IANA Stefan , Ziehrerplatz 2/1, A-1030 Vienna, AT.

Legal Representative:

HARRIS John R (agent), Morris, Manning & Martin, LLP, 1600 Atlanta
Financial Center, 3343 Peachtree Road, N.E., Atlanta, GA 30326, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200201469 A2 20020103 (WO 0201469)

Application: WO 2001US20482 20010627 (PCT/WO US0120482)

Priority Application: US 2000604525 20000627

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE
SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 10098

English Abstract

French Abstract

Legal Status (Type, Date, Text)

Publication 20020103 A2 With declaration under Article 17(2)(a); without
abstract; title not checked by the International
Searching Authority.

Examination 20021227 Request for preliminary examination prior to end of
19th month from priority date

Correction 20030306 Corrected version of Pamphlet: pages 1/19-19/19,
drawings, replaced by new pages 1/19-19/19; due to
late transmittal by the receiving Office

Republication 20030306 A2 With declaration under Article 17(2)(a); without

abstract; title not checked by the International
Searching Authority.
Examination 20030424 Request for preliminary examination prior to end of
19th month from priority date

7/5/4 (Item 2 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00855135 **Image available**

METHOD AND SYSTEM FOR TRANSFERRING MONEY IN BUSINESS-TO-BUSINESS INTERNET
TRANSACTIONS

PROCEDE ET SYSTEME DE TRANSFERT D'ARGENT DANS DES TRANSACTIONS ENTRE
ENTREPRISES SUR INTERNET

Patent Applicant/Assignee:

FIRST DATA CORPORATION, 6200 South Quebec Street, Suite 330K, Englewood,
CO 80111, US, US (Residence), US (Nationality)

Inventor(s):

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PORTILLO Humberto C, 44 Ware Road, Upper Saddle River, NJ 07458, US

Legal Representative:

HARRIS John R (agent), Morris, Manning & Martin, Suite 1600, 3343

Peachtree Road, Atlanta, GA 30326, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200188809 A2-A3 20011122 (WO 0188809)

Application: WO 2001US15352 20010514 (PCT/WO US0115352)

Priority Application: US 2000570245 20000512

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-019/00

International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 4408

English Abstract

A method for enabling two businesses to complete a **transaction** that includes **payment** from one business (the buyer) to another business (the seller). A **payment** enabler operates the money transfer service over a computer network of nodes, such as the Internet. Typically, the buyer and the seller use the money transfer service of the **payment** enabler to consummate a **transaction** that they have arranged over the computer network through a business-to-business **transaction** facilitator that enables businesses to arrange deals over the computer network. During registration with the **payment** enabler, a buyer typically provides information about a bank account from which the seller will be paid, and the seller typically provides information about a bank account for receiving the funds from the buyer. The **payment** enabler facilitates **payments** for **transactions** between businesses by enabling the employees of a business registered with the **payment** enabler to direct the various phases of the **payment** process on behalf of the business for which those employees work. A super user employee, identified by the business during registration with the **payment** enabler, has the power to register other employees of the business with the **payment** enabler and to specify the privileges that the **payment** enabler should grant each employee to act on behalf of the business.

French Abstract

L'invention se rapporte a un procede permettant a deux entreprises de mener a bien une **transaction** qui inclut un paiement d'une des entreprises (l'acheteur) a une autre entreprise (le vendeur). Un facilitateur de paiement assure un service de transfert d'argent sur un reseau de noeuds informatiques, tel que l'Internet. Generalement, l'acheteur et le vendeur utilisent le service de transfert d'argent du facilitateur de paiement pour mener a bien une **transaction** qu'ils ont preparee sur le reseau informatique par l'intermediaire d'un facilitateur de **transaction** qui permet aux entreprises de passer des marches sur le reseau informatique. Lors de l'enregistrement aupres du facilitateur de paiement, un acheteur fournit generalement des informations relatives a un compte bancaire a partir duquel le vendeur doit etre **paye**. Et le vendeur fournit generalement des informations relatives a un compte bancaire destine a recevoir les fonds en provenance de l'acheteur. Le facilitateur de paiement facilite les paiements relatifs a des **transactions** entre des entreprises en permettant aux employes d'une entreprise enregistree aupres du facilitateur de paiement de diriger les diverses phases du processus de paiement pour le compte de l'entreprise pour laquelle ces employes travaillent. Un employe super-utilisateur, identifie par l'entreprise lors de l'enregistrement aupres du facilitateur de paiement, possede le pouvoir d'enregistrer d'autres employes de l'entreprise aupres du facilitateur de paiement et celui de specifier les privileges que le facilitateur de paiement doit accorder a chaque employe pour agir au nom de l'entreprise.

Legal Status (Type, Date, Text)

Publication 20011122 A2 Without international search report and to be republished upon receipt of that report.
Examination 20020704 Request for preliminary examination prior to end of 19th month from priority date
Search Rpt 20020815 Late publication of international search report
Republication 20020815 A3 With international search report.

7/5/5 (Item 1 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014343759 **Image available**

WPI Acc No: 2002-164462/200221

XRPX Acc No: N02-125550

Facilitating transfer of payment for computerized transaction between buyer and seller by informing seller that actual payment for transaction has been received at agent location upon receiving actual payment from buyer

Patent Assignee: WESTERN UNION FINANCIAL SERVICES INC (WUNF-N)

Inventor: CUDINA M N; HANSEN S C ; IANTA S ; PORTILLO H C

Number of Countries: 094 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200201469	A2	20020103	WO 2001US20482	A	20010627	200221 B
AU 200171535	A	20020108	AU 200171535	A	20010627	200235

Priority Applications (No Type Date): US 2000604525 A 20000627

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200201469	A2	E	63	G06F-017/60	
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Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200171535	A			G06F-017/60	Based on patent WO 200201469
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Abstract (Basic): WO 200201469 A2

NOVELTY - An actual **payment** from the buyer may be allowed at an agent location. The latter may be in communication with the agent computing system. The seller is informed that the actual **payment** for the **transaction** has been received at the agent location upon receiving the actual **payment** from the buyer. This permits the seller to begin shipment of the item to the buyer.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for:

(a) a method for processing a **payment** for a computerized **transaction** between a buyer and a seller for a purchase of an item

USE - For facilitating a **payment** for a computerized **transaction** between a buyer and a seller using a computer network, such as the Internet.

ADVANTAGE - Facilitates the purchase of goods and services over the Internet by consumers who either do not have credit card accounts, or choose not to provide confidential credit card account information or checking account information over the Internet.

DESCRIPTION OF DRAWING(S) - The drawing illustrates the logical operations for a buyer/consumer to select the **payment** method for computerized **transaction** in accordance with one embodiment of the present invention.

pp; 63 DwgNo 2/15

Title Terms: FACILITATE; TRANSFER; **PAY** ; COMPUTER; **TRANSACTION** ; BUY; INFORMATION; ACTUAL; **PAY** ; **TRANSACTION** ; RECEIVE; AGENT; LOCATE; RECEIVE; ACTUAL; **PAY** ; BUY

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

7/5/6 (Item 2 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014214080 **Image available**

WPI Acc No: 2002-034778/200204

XRPX Acc No: N02-026728

System for transferring money in business-to-business Internet transactions using a payment enabler to operate a money transfer service to consummate an agreed transaction

Patent Assignee: FIRST DATA CORP (FIRS-N)

Inventor: ANUSZEWSKI W E; PORTILLO H C

Number of Countries: 093 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200188809	A2	20011122	WO 2001US15352	A	20010514	200204 B
AU 200161488	A	20011126	AU 200161488	A	20010514	200222

Priority Applications (No Type Date): US 2000570245 A 20000512

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200188809 A2 E 40 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200161488 A G06F-017/60 Based on patent WO 200188809

Abstract (Basic): WO 200188809 A2

NOVELTY - Employees (310) of a buyer (110) and employees (320) of a seller (120) communicate via a network (300) to participate in business-to-business **transactions** via a **transaction** facilitator (340) and a **payment** enabling server (330). Web pages and computers on

the network (150) run a web browser, while the servers provide a GUI for receiving information from the employees.

DETAILED DESCRIPTION - The facilitator serves to introduce the buyer and seller and the **payment** server completes transfer of money after **transactions** are agreed. INDEPENDENT CLAIMS are included for:

(1) a computer server

(2) a computer readable medium with instructions.

USE - Transferring money in a business-to-business **transaction** .

ADVANTAGE - Easy to use and suitable system.

DESCRIPTION OF DRAWING(S) - The drawing is a block diagram of a computer network

Buyer and seller (110,120)

Employees (310,320)

Network (300)

Facilitator (340)

Payment enabler server (330)

pp; 40 DwgNo 3/7

Title Terms: SYSTEM; TRANSFER; MONEY; BUSINESS; BUSINESS; **TRANSACTION** ;

PAY ; OPERATE; MONEY; TRANSFER; SERVICE; AGREE; **TRANSACTION**

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/60

File Segment: EPI

File 347:JAPIO Oct 1976-2003/Aug(Updated 031202)
 (c) 2003 JPO & JAPIO
 File 350:Derwent WPIX 1963-2003/UD,UM &UP=200382
 (c) 2003 Thomson Derwent
 File 256:SoftBase:Reviews,Companies&Prods. 82-2003/Nov
 (c)2003 Info.Sources Inc
 File 35:Dissertation Abs Online 1861-2003/Nov
 (c) 2003 ProQuest Info&Learning
 File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
 (c) 2002 The Gale Group
 File 65:Inside Conferences 1993-2003/Dec W4
 (c) 2003 BLDSC all rts. reserv.
 File 2:INSPEC 1969-2003/Dec W2
 (c) 2003 Institution of Electrical Engineers
 File 233:Internet & Personal Comp. Abs. 1981-2003/Jul
 (c) 2003, EBSCO Pub.
 File 474:New York Times Abs 1969-2003/Dec 29
 (c) 2003 The New York Times
 File 475:Wall Street Journal Abs 1973-2003/Dec 29
 (c) 2003 The New York Times
 File 99:Wilson Appl. Sci & Tech Abs 1983-2003/Nov
 (c) 2003 The HW Wilson Co.
 File 95:TEME-Technology & Management 1989-2003/Dec W2
 (c) 2003 FIZ TECHNIK
 File 139:EconLit 1969-2003/Dec
 (c) 2003 American Economic Association

Set	Items	Description
S1	9062	(ELECTRONIC? OR ONLINE OR CYBER OR VIRTUAL? OR DIGITAL? OR INTERNET OR WEB OR WWW OR COMPUTERI?)(1W)(PAYMENT? ? OR PAYING OR REMUNERAT? OR QUITTANCE? OR REMIT? OR COMPENSAT? OR CONSIDERATION OR DISBURS? OR FUNDS()TRANSFER) OR EFT
S2	1653	PAY()PAL OR PAYPAL OR WESTERN()UNION OR BILLPOINT OR (EBAY OR E()BAY)()PAYMENT? ?
S3	103	S1 AND S2
S4	1	S3 FROM 347,350
S5	40	S3 AND PY<2001
S6	11	S5 AND PD<20000627
S7	6	S6 FROM 256
S8	5	S6 NOT (S4 OR S7)
S9	5	RD (unique items)
S10	55	(PEER(1W)PEER OR PERSON(1W)PERSON)(3N)(PAYMENT? ? OR PAYING OR REMUNERAT? OR QUITTANCE? OR REMIT? OR COMPENSAT? OR CONSIDERATION OR DISBURS? OR FUNDS()TRANSFER OR EFT)
S11	8	(S2 AND S10) NOT (S3 OR S4 OR S7)
S12	0	S11 FROM 347,350
S13	1	S11 NOT PD>20000627
S14	1133	(S1 OR S2 OR S10) AND (IC=G06F-017/60 OR MC=(T01-N01A OR T01-N01A2A OR T05-H02C3 OR T05-L02))
S15	7	(S2 OR S10) AND (IC=G06F-017/60 OR MC=(T01-N01A OR T01-N01A2A OR T05-H02C3 OR T05-L02))

4/3,K/1 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

015301444 **Image available**
WPI Acc No: 2003-362378/200334
XRPX Acc No: N03-289413

Lottery participation method using Internet, involves identifying users
accessing homepage of web site as members or non-members, and providing
each with specific and common functions and contents

Patent Assignee: U-PICKIT.COM INC (UPIC-N)
Inventor: FRANCE D; MCWILLIAMS R; URBAN M J
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030023547	A1	20030130	US 2001912490	A	20010726	200334 B

Priority Applications (No Type Date): US 2001912490 A 20010726

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20030023547	A1		12	G06F-017/60	

Abstract (Basic):

... home-bound people. Facilitates the payment for the tickets
through credit/debit cards, or other **online payment** forms such as
billpoint . Provides subscriptions to participants and provides the
results of the lotteries immediately to the users...

7/3,K/1 (Item 1 from file: 256)
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
(c)2003 Info.Sources Inc. All rts. reserv.

00124243 DOCUMENT TYPE: Review

PRODUCT NAMES: PayPal (781924

TITLE: Beam Me A Buck: Forget credit cards--e-mailing money is the future
AUTHOR: Sweet, Lisa L
SOURCE: Computer Currents, v18 n5 p32(2) Mar 14, 2000
ISSN: 8756-0046

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: B

REVISION DATE: 20030130

PRODUCT NAMES: PayPal (

paypal .com is a free online payment service which allows a user to send and receive money from anyone with an e-mail address via its site. PayPal 's site has strong encryption and security features and has downloadable software that allows money...
...user waits for an e-mail confirming the e-mail address to be used in paypal , along with other information. This confirmation e-mail takes almost three weeks to receive. During testing, it took four attempts to log on for the first time to PayPal . Money can also be transferred from a bank account to paypal , and vice-versa. The interface is easy-to-use and includes a drop-down field...

COMPANY NAME: PayPal Inc...
2000

7/3,K/2 (Item 2 from file: 256)
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
(c)2003 Info.Sources Inc. All rts. reserv.

00123651 DOCUMENT TYPE: Review

PRODUCT NAMES: E-Payment (830248); E-Commerce (836109)

TITLE: Cashing Out: Digital payment companies are working on the 'perfect'..
AUTHOR: Goodin, Dan
SOURCE: Industry Standard, v3 n18 p278(2) May 15, 2000
ISSN: 1098-9196
HOMEPAGE: <http://www.thestandard.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20030925

TITLE: Cashing Out: Digital payment companies are working on the 'perfect'.....

Although digital payment companies are trying to develop the ideal alternative to paper money, they have to compete...

...an Internet service provider (ISP), and receive one bill. Such companies as X.com and Billpoint make online payments by credit cards (and sometimes by check) more convenient, but only eCash and Zero-Knowledge...

7/3,K/5 (Item 5 from file: 256)
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00122506 DOCUMENT TYPE: Review

PRODUCT NAMES: X.com (791113); PayPal (781924); eBay (736414)

TITLE: Online Payments Get Personal
AUTHOR: Barnett, Megan
SOURCE: Industry Standard, v3 n9 p73(1) Mar 13, 2000
ISSN: 1098-9196
HOMEPAGE: <http://www.thestandard.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20030130

...PRODUCT NAMES: 791113); PayPal (

TITLE: Online Payments Get Personal

Wells Fargo recently acquired a stake in **Billpoint**, an online - payment technology owned by eBay, and now the bank will be processing credit card transactions and providing customer support for eBay customers. While **Billpoint** will be marketing only to eBay for now, it will soon widen its services to include areas like business-to-consumer commerce. X.com and **PayPal** have also teamed up to combine their online payment technology that centers on electronic funds transfers rather than credit card payments. While **PayPal** is now the leading payment system on eBay, the auction site will market **Billpoint** as the preferred payment option, but will allow other electronic payment services. People will be watching the auction sites, and if person-to-person payment is...

COMPANY NAME: PayPal Inc...
2000

7/3,K/6 (Item 6 from file: 256)
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
(c)2003 Info.Sources Inc. All rts. reserv.

00121205 DOCUMENT TYPE: Review

PRODUCT NAMES: PayPal (781924)

TITLE: Start-Up Touts Mobile Cash Transfer System
AUTHOR: Spangler, Todd
SOURCE: Interactive Week, v6 n47 p22(1) Nov 15, 1999
ISSN: 1078-7259
HOMEPAGE: <http://www.interactive-week.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20030130

PRODUCT NAMES: PayPal (

Confinity's **PayPal** is a Web-based digital cash- payment system for making person-to-person payments. A user can enter a cash transfer that...
...is billed as a merchant transaction and is credited to the recipient's newly created **PayPal** account. The recipients must sign up with **PayPal**,

then they have to ask Confinity to either mail them a check or put the...

...beam money from one Palm coputer to another, and the company hopes to extend the **PayPal** system to Wireless Access Protocol (WAP) mobile phones next year.

COMPANY NAME: **PayPal** Inc...
1999

9/3,K/1 (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

09241950

PayPal clicks as E-mail dollars start makingsense
US: NEW NET PAYMENT SERVICE ATTRACTS 9,000 DAILY
Wall Street Journal Europe (WSJ) 17 Feb 2000 p.29
Language: ENGLISH

PayPal clicks as E-mail dollars start makingsense

A new online payment service that combines e-mail and the credit-card network is attracting 9,000 new users daily. Pay . Pal .com has been operating for three months and already has 190,000 customers. Once a...

2000

9/3,K/2 (Item 1 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
(c) 2003, EBSCO Pub. All rts. reserv.

00602359 00CW05-006

Micropayments
Solomon, Melissa
Computerworld , May 1, 2000 , v34 n18 p62, 1 Page(s)
ISSN: 0010-4841

Examines micropayments and if their use will ever really take off. Defines micropayments as small online payments ranging from a few cents to about \$10. Cites the results of a survey as...

...are not universal. Reports there are some potential micropayment leaders on the horizon, including Qpass, PayPal , and eChange. Concludes the micropayment industry has a long way to go before it is...

20000501
2000

9/3,K/3 (Item 1 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2003 The New York Times. All rts. reserv.

07759054 NYT Sequence Number: 081531000302
WELLS FARGO MAKES CREDIT CARD DEAL WITH EBAY
Reuters
New York Times, Col. 1, Pg. 4, Sec. C
Thursday March 2 2000

2000

ABSTRACT:

...Inc to enable people selling goods on auction site to accept credit card payments; through ' Billpoint ' initiative, individuals can accept credit cards; Wells Fargo has agreed to buy 35 percent stake in Billpoint , online payment -technology company that eBay bought in May (S)

COMPANY NAMES: Billpoint Inc; Ebay Inc; Wells Fargo & Co

9/3,K/4 (Item 1 from file: 475)
DIALOG(R)File 475:Wall Street Journal Abs
(c) 2003 The New York Times. All rts. reserv.

08052663 NYT Sequence Number: 000000000301

EBAY, WELLS TEAM UP ON WEB PAYMENTS
ANDERS, GEORGE
Wall Street Journal, Col. 3, Pg. 8, Sec. B
Wednesday March 1 2000

EBAY, WELLS TEAM UP ON WEB PAYMENTS
2000

ABSTRACT:

...millions of online customers take credit-card payments when selling items on the Internet; the **Billpoint** initiative is intended to make online payments faster and easier (M)

9/3,K/5 (Item 2 from file: 475)
DIALOG(R)File 475:Wall Street Journal Abs
(c) 2003 The New York Times. All rts. reserv.

08051156 NYT Sequence Number: 000000000216
YOU'VE GOT MAIL (WITH CASH!)
SAPSFORD, JATHON
Wall Street Journal, Col. 2, Pg. 1, Sec. B
Wednesday February 16 2000

2000

ABSTRACT:

PayPal .com is offering a popular new online payment system; unlike virtual currencies with names like 'beenz' and 'Bippy dollars,' **PayPal** uses real dollars, and is attracting mainstream users; driving **PayPal** 's torrid growth is a simple joining of two proven technologies: e-mail and the credit-card network; **PayPal** is growing by 9,000 new users a day, just three months after its official...

COMPANY NAMES: **PAYPAL** .COM

13/3,K/1 (Item 1 from file: 256)
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
(c)2003 Info.Sources Inc. All rts. reserv.

00122436 DOCUMENT TYPE: Review

PRODUCT NAMES: Company-- PayPal Inc (870501

TITLE: Great X-pectations: ...X.com is leading the new wave of
companies...

AUTHOR: Barnett, Megan

SOURCE: Industry Standard, v3 n8 p86(2) Mar 6, 2000

ISSN: 1098-9196

HOME PAGE: <http://www.thestandard.com>

RECORD TYPE: Review

REVIEW TYPE: Company

REVISION DATE: 20030130

PRODUCT NAMES: Company-- PayPal Inc...

...Premier 500 X&P Index fund. However, the greatest attraction for
customers has been a **person -to- person payment** system that allows
users to easily pay and accept payments from others just by providing...

COMPANY NAME: PayPal Inc...

13/9/1 (Item 1 from file: 256)
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
(c)2003 Info.Sources Inc. All rts. reserv.

00122436 . DOCUMENT TYPE: Review

PRODUCT NAMES: Company-- PayPal Inc (870501

TITLE: Great X-pectations: ...X.com is leading the new wave of companies...

AUTHOR: Barnett, Megan

SOURCE: Industry Standard, v3 n8 p86(2) Mar 6, 2000

ISSN: 1098-9196

HOME PAGE: <http://www.thestandard.com>

RECORD TYPE: Review

REVIEW TYPE: Company

X.com, an online financial services site led by Elon Musk, will be the biggest IPO of the year, even surpassing the IPO of online grocery delivery company Webvan. X.com has some heavy hitters on its executive staff, including Bill Harris, formerly CEO of Intuit as CEO, and Michael Moritz of Sequoia Capital. X.com, like Webvan, wants to 'the first on its block' to create an Internet-accessible supermarket--in X.com's case, a market in which consumers can obtain the full range of banking, brokerage, mortgage, and credit services from a single site. Although larger commercial banks and small startups have had different results in online banking, many firms such as E*TRADE would like to work with a successful one-stop financial service site with bill paying, mortgage financing, and stock trading. Large numbers of customers will have to be attracted for the site to be successful, but X.com could have the drive and dynamism to succeed. The site now provides money-market checking accounts and Visa debit cards and has 200,000 accounts, far more than its earlier rivals, which include Telebank and WingSpan. Among successful enticements offered by X.com are free, no-minimum mutual funds managed by Barclays, and contributions of an added 0.01 percent to customers' investment in the X Premier 500 X&P Index fund. However, the greatest attraction for customers has been a **person-to-person payment** system that allows users to easily pay and accept payments from others just by providing an e-mail address.

COMPANY NAME: PayPal Inc (671908

DESCRIPTORS: E-Banking; E-Payment; Internet Marketing; Mortgages; Online Stock Trading; Personal Finance; Stock Brokers

REVISION DATE: 20030130

15/TI,PY,AZ/1 (Item 1 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

015795876

Digital content transmitting system for peer -to- peer system,
authenticates client payment before transmitting desired digital
content to client

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2003288495	A	20031010	JP 200290265	A	20020328	200380 B

15/TI,PY,AZ/2 (Item 2 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

015608668

Digital product marketer tracking method for peer -to- peer marketing
involves processing payment information to effect payment to registered
user whose sent out data packet, when user who received data packet
purchases product

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030125964	A1	20030703	US 200129997	A	20011227	200363 B
WO 200360908	A2	20030724	WO 2002IB5395	A	20021212	200363

15/TI,PY,AZ/3 (Item 3 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

015535464

Online transaction method involves performing transaction using proposed
transaction account which is conditionally approved by financial
institution, according to predetermined transaction parameter

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030105710	A1	20030605	US 2000217489	P	20000711	200356 B
			US 2000219088	P	20000718	
			US 2001903284	A	20010711	
			US 2001316993	P	20010904	
			US 2002234609	A	20020904	

15/TI,PY,AZ/4 (Item 4 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

015301444

Lottery participation method using Internet, involves identifying users
accessing homepage of web site as members or non-members, and providing
each with specific and common functions and contents

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030023547	A1	20030130	US 2001912490	A	20010726	200334 B

15/TI,PY,AZ/5 (Item 5 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

014727668

On-line payment transfer and identity management system for
person-to-person on-line banking that allows consumers to send and
receive money in real-time

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200259847	A1	20020801	WO 2002CA107	A	20020125	200258 B
CA 2332656	A1	20020726	CA 2332656	A	20010126	200262

15/TI,PY,AZ/6 (Item 6 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

014344023

Computer-implementable method for providing a person -to- person
payment service through computer server of computer network by finding
whether e-mail address of second individual is present in database of
e-mail addresses

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200205195	A1	20020117	WO 2001US22179	A	20010711	200221 B
AU 200176914	A	20020121	AU 200176914	A	20010711	200234
US 20020138363	A1	20020926	US 2000256127	P	20001215	200265
			US 2000737912	A	20001215	
			US 200110068	A	20011206	
EP 1312012	A1	20030521	EP 2001954687	A	20010711	200334
			WO 2001US22179	A	20010711	

15/TI,PY,AZ/7 (Item 7 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

014327519

On-line payment making method for e-commerce using computer hardware and
software and payment engine that facilitates making of payments via the
Internet

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200205192	A1	20020117	WO 2001US21803	A	20010711	200219 B
US 20020016769	A1	20020207	US 2000217489	P	20000711	200219
			US 2000219088	P	20000718	
			US 2001903284	A	20010711	
AU 200171978	A	20020121	AU 200171978	A	20010711	200234

File 348:EUROPEAN PATENTS 1978-2003/Dec W02
(c) 2003 European Patent Office
File 349:PCT FULLTEXT 1979-2002/UB=20031225,UT=20031218
(c) 2003 WIPO/Univentio
File 15:ABI/Inform(R) 1971-2003/Dec 30
(c) 2003 ProQuest Info&Learning
File 9:Business & Industry(R) Jul/1994-2003/Dec 29
(c) 2003 Resp. DB Svcs.
File 610:Business Wire 1999-2003/Dec 30
(c) 2003 Business Wire.
File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire
File 275:Gale Group Computer DB(TM) 1983-2003/Dec 30
(c) 2003 The Gale Group
File 476:Financial Times Fulltext 1982-2003/Dec 30
(c) 2003 Financial Times Ltd
File 624:McGraw-Hill Publications 1985-2003/Dec 29
(c) 2003 McGraw-Hill Co. Inc
File 636:Gale Group Newsletter DB(TM) 1987-2003/Dec 30
(c) 2003 The Gale Group
File 621:Gale Group New Prod.Annou.(R) 1985-2003/Dec 25
(c) 2003 The Gale Group
File 613:PR Newswire 1999-2003/Dec 30
(c) 2003 PR Newswire Association Inc
File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc
File 16:Gale Group PROMT(R) 1990-2003/Dec 30
(c) 2003 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group
File 634:San Jose Mercury Jun 1985-2003/Dec 29
(c) 2003 San Jose Mercury News
File 148:Gale Group Trade & Industry DB 1976-2003/Dec 25
(c)2003 The Gale Group
File 20:Dialog Global Reporter 1997-2003/Dec 30
(c) 2003 The Dialog Corp.
File 608:KR/T Bus.News. 1992-2003/Dec 30
(c)2003 Knight Ridder/Tribune Bus News
File 625:American Banker Publications 1981-2003/Dec 30
(c) 2003 American Banker
File 268:Banking Info Source 1981-2003/Dec W3
(c) 2003 ProQuest Info&Learning
File 626:Bond Buyer Full Text 1981-2003/Dec 30
(c) 2003 Bond Buyer
File 267:Finance & Banking Newsletters 2003/Dec 22
(c) 2003 The Dialog Corp.
File 995:NewsRoom 2000
(c) 2003 The Dialog Corporation

Set	Items	Description
S1	707	(PAY()PAL OR PAYPAL OR WESTERN()UNION OR BILLPOINT)(5N)((P- EER(1W)PEER OR PERSON(1W)PERSON)(3N)(PAYMENT? ? OR PAYING OR - REMUNERAT? OR QUITTANCE? OR REMIT? OR FUNDS()TRANSFER OR EFT))
S2	2	S1 FROM 348,349
S3	122	(S1 NOT S2) AND PD<20000627
S4	76	RD (unique items)
S5	297560	(ELECTRONIC? OR ONLINE OR CYBER OR VIRTUAL? OR DIGITAL? OR INTERNET OR WEB OR WWW OR COMPUTERI?)(3N)(PAYMENT? ? OR PAYING OR REMUNERAT? OR QUITTANCE? OR REMIT? OR FUNDS()TRANSFER) OR EFT
S6	3309	S5(10N)(PAY()PAL OR PAYPAL OR WESTERN()UNION OR BILLPOINT)
S7	545	S6(S)(PEER(1W)PEER OR PERSON(1W)PERSON)
S8	429	S6(5N)(PEER(1W)PEER OR PERSON(1W)PERSON)
S9	1608	S5(5N)(PEER(1W)PEER OR PERSON(1W)PERSON)
S10	338	S9(5N)(PAY()PAL OR PAYPAL OR WESTERN()UNION OR BILLPOINT)
S11	0	S10 FROM 348,349

S12	81	S10 AND PD<20000627
S13	33	S12 NOT S4
S14	19	RD (unique items)

2/TI,PY,AZ/1 (Item 1 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

01024617

GLOBAL SALES BY REFERRAL NETWORK
VENTES A L'ECHELLE MONDIALE PAR RESEAU DE RECOMMANDATION
Publication Year: 2003

2/TI,PY,AZ/2 (Item 2 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00868235

METHOD FOR FACILITATING PAYMENT OF A COMPUTERIZED TRANSACTION
PROCEDE DE FACILITATION DU VERSEMENT CORRESPONDANT A UNE TRANSACTION
INFORMATISEE
Publication Year: 2002

4/TI,AA,AN,AZ/1 (Item 1 from file: 15)
DIALOG(R)File 15:(c) 2003 ProQuest Info&Learning. All rts. reserv.

02072262 62002188
The best ways to buy stuff online: Shopping

4/TI,AA,AN,AZ/2 (Item 2 from file: 15)
DIALOG(R)File 15:(c) 2003 ProQuest Info&Learning. All rts. reserv.

02017736 53375599
Micropayments

4/TI,AA,AN,AZ/3 (Item 1 from file: 9)
DIALOG(R)File 9:(c) 2003 Resp. DB Svcs. All rts. reserv.

2841990 Supplier Number: 02841990
You've Got Money!

4/TI,AA,AN,AZ/4 (Item 2 from file: 9)
DIALOG(R)File 9:(c) 2003 Resp. DB Svcs. All rts. reserv.

2838776 Supplier Number: 02838776
Alternatives Challenge Issuers Online

4/TI,AA,AN,AZ/5 (Item 3 from file: 9)
DIALOG(R)File 9:(c) 2003 Resp. DB Svcs. All rts. reserv.

2835738 Supplier Number: 02835738
Services: Cyberchecks Offer Alternatives to Credit Card Payments Over the Internet

4/TI,AA,AN,AZ/6 (Item 4 from file: 9)
DIALOG(R)File 9:(c) 2003 Resp. DB Svcs. All rts. reserv.

2828592 Supplier Number: 02828592
First Data Joins Online P2P Rush

4/TI,AA,AN,AZ/7 (Item 5 from file: 9)
DIALOG(R)File 9:(c) 2003 Resp. DB Svcs. All rts. reserv.

2822950 Supplier Number: 02822950
Not So Smart Card

4/TI,AA,AN,AZ/8 (Item 6 from file: 9)
DIALOG(R)File 9:(c) 2003 Resp. DB Svcs. All rts. reserv.

2822945 Supplier Number: 02822945
Special Report: Financial Services: Wells' Next Stage

4/TI,AA,AN,AZ/9 (Item 7 from file: 9)
DIALOG(R)File 9:(c) 2003 Resp. DB Svcs. All rts. reserv.

2821647 Supplier Number: 02821647
First Data Joining Crowded Web-Pay Field

4/TT,AA,AN,AZ/10 (Item 8 from file: 9)
DIALOG(R)File 9:(c) 2003 Resp. DB Svcs. All rts. reserv.

2821350 Supplier Number: 02821350
OR 199-35 BillPoint Adds Electronic Checks

4/TT,AA,AN,AZ/11 (Item 9 from file: 9)
DIALOG(R)File 9:(c) 2003 Resp. DB Svcs. All rts. reserv.

2821322 Supplier Number: 02821322
OR 199-01 P2P Payment Services Mushroom

4/TT,AA,AN,AZ/12 (Item 10 from file: 9)
DIALOG(R)File 9:(c) 2003 Resp. DB Svcs. All rts. reserv.

2816946 Supplier Number: 02816946
China Puts Out Welcome Mat for Net Firms

4/TT,AA,AN,AZ/13 (Item 11 from file: 9)
DIALOG(R)File 9:(c) 2003 Resp. DB Svcs. All rts. reserv.

2813656 Supplier Number: 02813656
First Data to offer person-to-person payments

4/TT,AA,AN,AZ/14 (Item 12 from file: 9)
DIALOG(R)File 9:(c) 2003 Resp. DB Svcs. All rts. reserv.

2786023 Supplier Number: 02786023
In Brief: Wells Unit Invests in B-to-B Software Firm

4/TT,AA,AN,AZ/15 (Item 13 from file: 9)
DIALOG(R)File 9:(c) 2003 Resp. DB Svcs. All rts. reserv.

2785432 Supplier Number: 02785432
Bank of America's Deal with CheckFree Adds to Rivalry in Online Banking

4/TT,AA,AN,AZ/16 (Item 14 from file: 9)
DIALOG(R)File 9:(c) 2003 Resp. DB Svcs. All rts. reserv.

2758709 Supplier Number: 02758709
Quietly Influencing The Future Of Handsets

4/TT,AA,AN,AZ/17 (Item 15 from file: 9)
DIALOG(R)File 9:(c) 2003 Resp. DB Svcs. All rts. reserv.

2755388 Supplier Number: 02755388
Visa to Promote Credit on Ebay

4/TI,AA,AN,AZ/18 (Item 16 from file: 9)
DIALOG(R)File 9:(c) 2003 Resp. DB Svcs. All rts. reserv.
2751812 Supplier Number: 02751812
E-Payments That Really Work

4/TI,AA,AN,AZ/19 (Item 17 from file: 9)
DIALOG(R)File 9:(c) 2003 Resp. DB Svcs. All rts. reserv.
2743891 Supplier Number: 02743891
eBay, Wells Fargo Team on E-Payments

4/TI,AA,AN,AZ/20 (Item 18 from file: 9)
DIALOG(R)File 9:(c) 2003 Resp. DB Svcs. All rts. reserv.
2730889 Supplier Number: 02730889
Samsung next-gen handsets to incorporate Pixo software

4/TI,AA,AN,AZ/21 (Item 19 from file: 9)
DIALOG(R)File 9:(c) 2003 Resp. DB Svcs. All rts. reserv.
2728556 Supplier Number: 02728556
In Brief: Internet Payment Services Firms Merge

4/TI,AA,AN,AZ/22 (Item 20 from file: 9)
DIALOG(R)File 9:(c) 2003 Resp. DB Svcs. All rts. reserv.
2728230 Supplier Number: 02728230
Ebay Aligns With Wells Fargo For Online Payments

4/TI,AA,AN,AZ/23 (Item 21 from file: 9)
DIALOG(R)File 9:(c) 2003 Resp. DB Svcs. All rts. reserv.
2728072 Supplier Number: 02728072
X.com Gets Friendly With PayPal Over Online Payments

4/TI,AA,AN,AZ/24 (Item 1 from file: 610)
DIALOG(R)File 610:(c) 2003 Business Wire. All rts. reserv.
00303160 20000619171B4369
Aether Systems Announces New Development and Hosting Capabilities for XML
Protocol

4/TI,AA,AN,AZ/25 (Item 2 from file: 610)
DIALOG(R)File 610:(c) 2003 Business Wire. All rts. reserv.
00258678 20000418109B8735
Wells Fargo Reports First Quarter Record Net Income of Over \$1 Billion

4/TI,AA,AN,AZ/26 (Item 3 from file: 610)
DIALOG(R)File 610:(c) 2003 Business Wire. All rts. reserv.

00243887 20000329089B3940
eBay and Visa Announce Person-to-Person Payment Partnership World's largest
online personal trading community teams with global payment leader

4/TI,AA,AN,AZ/27 (Item 4 from file: 610)
DIALOG(R)File 610:(c) 2003 Business Wire. All rts. reserv.

00243383 20000329089B3433
eBay and Visa Announce Person-to-Person Payment Partnership

4/TI,AA,AN,AZ/28 (Item 5 from file: 610)
DIALOG(R)File 610:(c) 2003 Business Wire. All rts. reserv.

00205539 20000301061B1508
(WFC) eBay and Wells Fargo Join Forces to Create the Standard for
Person-to-Person Payment on the Internet

4/TI,AA,AN,AZ/29 (Item 6 from file: 610)
DIALOG(R)File 610:(c) 2003 Business Wire. All rts. reserv.

00198911 20000222053B4501
Mobile Money: Pixa and PayPal.com Team to Send Money Via Wireless Phones

4/TI,AA,AN,AZ/30 (Item 7 from file: 610)
DIALOG(R)File 610:(c) 2003 Business Wire. All rts. reserv.

00068134 19990630181B1082
Excite@Home and Billpoint Make Online Buying and Selling Easy in Excite
Classifieds and Auctions

4/TI,AA,AN,AZ/31 (Item 8 from file: 610)
DIALOG(R)File 610:(c) 2003 Business Wire. All rts. reserv.

00048937 19990521141B1342
Internet Stock News Announces Investment Opinion: INTERNET STOCK NEWS
5/21/99

4/TI,AA,AN,AZ/32 (Item 1 from file: 275)
DIALOG(R)File 275:(c) 2003 The Gale Group. All rts. reserv.

02377665 SUPPLIER NUMBER: 59733719
X.com Gets Friendly With PayPal Over Online Payments 03/02/00.(Company
Business and Marketing)

4/TI,AA,AN,AZ/33 (Item 1 from file: 613)
DIALOG(R)File 613:(c) 2003 PR Newswire Association Inc. All rts. reserv.

00345171 20000601HSTH022
First Data Announces Internet Person-to-Person Payment Service

4/TI,AA,AN,AZ/34 (Item 2 from file: 613)
DIALOG(R)File 613:(c) 2003 PR Newswire Association Inc. All rts. reserv.

00310774 20000412SFW076
Cybersource(R) Powers Industry's First Email Payment Service, Paypal

4/TI,AA,AN,AZ/35 (Item 3 from file: 613)
DIALOG(R)File 613:(c) 2003 PR Newswire Association Inc. All rts. reserv.

00276730 20000302SFTH068
X.Com And Paypal Announce Merger Plans

4/TI,AA,AN,AZ/36 (Item 4 from file: 613)
DIALOG(R)File 613:(c) 2003 PR Newswire Association Inc. All rts. reserv.

00111798 19990518SFTU116
eBay Announces Agreement to Acquire Payment Enabler

4/TI,AA,AN,AZ/37 (Item 1 from file: 148)
DIALOG(R)File 148:(c)2003 The Gale Group. All rts. reserv.

12297158 SUPPLIER NUMBER: 63015967
What's on the best minds in high-tech? Lower stock prices, for
starters.(Brief Article)

4/TI,AA,AN,AZ/38 (Item 2 from file: 148)
DIALOG(R)File 148:(c)2003 The Gale Group. All rts. reserv.

12210298 SUPPLIER NUMBER: 62601716
First Data Joining Crowded Web-Pay Field.(Brief Article)

4/TI,AA,AN,AZ/39 (Item 3 from file: 148)
DIALOG(R)File 148:(c)2003 The Gale Group. All rts. reserv.

12200755 SUPPLIER NUMBER: 62524658
China Puts Out Welcome Mat for Net Firms.(Brief Article)

4/TI,AA,AN,AZ/40 (Item 4 from file: 148)
DIALOG(R)File 148:(c)2003 The Gale Group. All rts. reserv.

12199663 SUPPLIER NUMBER: 62512975
eBay and Wells Fargo Launch Electronic Check as Alternative to Credit Card
and Traditional Checks.

4/TI,AA,AN,AZ/41 (Item 5 from file: 148)
DIALOG(R)File 148:(c)2003 The Gale Group. All rts. reserv.

12035234 SUPPLIER NUMBER: 61776161
On Internet, Next Wave for Banks Could be P-to-P.

4/TI,AA,AN,AZ/42 (Item 1 from file: 20)
DIALOG(R)File 20:(c) 2003 The Dialog Corp. All rts. reserv.

10776169
Bank of America's Deal with CheckFree Adds to Rivalry in Online Banking

4/TI,AA,AN,AZ/43 (Item 2 from file: 20)
DIALOG(R)File 20:(c) 2003 The Dialog Corp. All rts. reserv.

10754516
On Internet, Next Wave for Banks Could be P-to-P

4/TI,AA,AN,AZ/44 (Item 3 from file: 20)
DIALOG(R)File 20:(c) 2003 The Dialog Corp. All rts. reserv.

10554444

CYBERSOURCE: CyberSource powers industry's first email payment service,
PayPal; Leading web-based payment provider for auctions, Internet groups
and individuals, drives growth in new segment

4/TI,AA,AN,AZ/45 (Item 4 from file: 20)
DIALOG(R)File 20:(c) 2003 The Dialog Corp. All rts. reserv.

09846088

AFX top stories - early evening

4/TI,AA,AN,AZ/46 (Item 5 from file: 20)
DIALOG(R)File 20:(c) 2003 The Dialog Corp. All rts. reserv.

09844676

eBay, Wells Fargo bank in alliance for internet payments platform

4/TI,AA,AN,AZ/47 (Item 6 from file: 20)
DIALOG(R)File 20:(c) 2003 The Dialog Corp. All rts. reserv.

09837243

address the exploding need for an online person-to-person payments
platform. The

4/TI,AA,AN,AZ/48 (Item 7 from file: 20)
DIALOG(R)File 20:(c) 2003 The Dialog Corp. All rts. reserv.

06012065

EXCITE@HOME: Excite@Home and Billpoint make online buying & selling easy in
Excite Classifieds/Auctions

4/TI,AA,AN,AZ/49 (Item 8 from file: 20)
DIALOG(R)File 20:(c) 2003 The Dialog Corp. All rts. reserv.

05863973

In brief: Ebay broadens out offerings with two acquisitions
SECTION TITLE: News

4/TI,AA,AN,AZ/50 (Item 1 from file: 625)
DIALOG(R)File 625:(c) 2003 American Banker. All rts. reserv.

0248878

* First Data Joining Crowded Web-Pay Field

4/TI,AA,AN,AZ/51 (Item 2 from file: 625)
DIALOG(R)File 625:(c) 2003 American Banker. All rts. reserv.

0248801

* China Puts Out Welcome Mat for Net Firms

4/TI,AA,AN,AZ/52 (Item 3 from file: 625)
DIALOG(R)File 625:(c) 2003 American Banker. All rts. reserv.

0247693

* On Internet, Next Wave for Banks Could be P-to-P

4/TI,AA,AN,AZ/53 (Item 4 from file: 625)
DIALOG(R)File 625:(c) 2003 American Banker. All rts. reserv.

0247688

In Brief: Wells Unit Invests in B-to-B Software Firm

4/TI,AA,AN,AZ/54 (Item 5 from file: 625)
DIALOG(R)File 625:(c) 2003 American Banker. All rts. reserv.

0246349

In Brief: Internet Payment Services Firms Merge

4/TI,AA,AN,AZ/55 (Item 1 from file: 267)
DIALOG(R)File 267:(c) 2003 The Dialog Corp. All rts. reserv.

04567890

Services: Cyberchecks Offer Alternatives to Credit Card Payments Over the Internet

4/TI,AA,AN,AZ/56 (Item 1 from file: 995)
DIALOG(R)File 995:(c) 2003 The Dialog Corporation. All rts. reserv.

0088514944 153K0GLZ

Services: Cyberchecks Offer Alternatives to Credit Card Payments Over the Internet With informal payments totalling almost \$100 bil/year, companies are battling for shares in the Internet-based check services market; according to TeleCheck, 12% of online shoppers lack a credit card

4/TI,AA,AN,AZ/57 (Item 2 from file: 995)
DIALOG(R)File 995:(c) 2003 The Dialog Corporation. All rts. reserv.

0083517607 15370K66

EBay, Wells launch e-checking.(Brief Article)(Statistical Data Included)

4/TI,AA,AN,AZ/58 (Item 3 from file: 995)
DIALOG(R)File 995:(c) 2003 The Dialog Corporation. All rts. reserv.

0083029258 15360WL9

* First Data Joining Crowded Web-Pay Field

4/TI,AA,AN,AZ/59 (Item 4 from file: 995)
DIALOG(R)File 995:(c) 2003 The Dialog Corporation. All rts. reserv.

0082027319 15340UPQ

* China Puts Out Welcome Mat for Net Firms

4/TI,AA,AN,AZ/60 (Item 5 from file: 995)
DIALOG(R)File 995:(c) 2003 The Dialog Corporation. All rts. reserv.

0081530711 15330XZQ

eCommerce Initiatives

4/TI,AA,AN,AZ/61 (Item 6 from file: 995)
DIALOG(R)File 995:(c) 2003 The Dialog Corporation. All rts. reserv.

0081515008 15330GNZ

First Data Joins Online P2P Rush First Data Corp to launch the Western Union MoneyZap service in 7/00, which allows anyone with an e-mail address to request or send money

4/TI,AA,AN,AZ/62 (Item 7 from file: 995)

DIALOG(R)File 995:(c) 2003 The Dialog Corporation. All rts. reserv.

0080023366 15300QU5

FIRST DATA PLANS TO INTRODUCE PERSON-TO-PERSON E-PAYMENTS ONLINE SERVICE, CALLED MONEYZAP, WILL BE OFFERED VIA THE COMPANY'S WESTERN UNION UNIT.

4/TI,AA,AN,AZ/63 (Item 8 from file: 995)

DIALOG(R)File 995:(c) 2003 The Dialog Corporation. All rts. reserv.

0080017204 15300JTM

EXCITE ADDS FIRST DATA'S MONEYZAP.(Brief Article)

4/TI,AA,AN,AZ/64 (Item 9 from file: 995)

DIALOG(R)File 995:(c) 2003 The Dialog Corporation. All rts. reserv.

0079520006 152Z0MK5

First Data to offer person -to- person payments Western Union MoneyZap, Internet person -to- person payment business, will be introduced by First Data in July, 2000

4/TI,AA,AN,AZ/65 (Item 10 from file: 995)

DIALOG(R)File 995:(c) 2003 The Dialog Corporation. All rts. reserv.

0079516444 152Z0J1V

Alternatives Challenge Issuers Online Credit card issuers to prepare to battle alternative payment providers who are offering consumers a bankless or cardless way to pay

4/TI,AA,AN,AZ/66 (Item 11 from file: 995)

DIALOG(R)File 995:(c) 2003 The Dialog Corporation. All rts. reserv.

0077511048 152V0AT7

OR 199-35 BillPoint Adds Electronic Checks BillPoint , eBay's person -to- person payments service provider, adds electronic check capabilities; is initially being rolled out to small section of eBay community at promotional price of 35 cents per transaction

4/TI,AA,AN,AZ/67 (Item 12 from file: 995)

DIALOG(R)File 995:(c) 2003 The Dialog Corporation. All rts. reserv.

0077511020 152V0ASC

OR 199-01 P2P Payment Services Mushroom Person -to- person electronic payment services are emerging on Internet; BillPoint 's chances of succeeding are good because of its huge captive customer base on eBay (12.7 mil registered users).

4/TI,AA,AN,AZ/68 (Item 13 from file: 995)

DIALOG(R)File 995:(c) 2003 The Dialog Corporation. All rts. reserv.

0070515260 152F0GWV

Not So Smart Card Card Express offers iCard debit card, which stores up to \$250, and can be used by shoppers online, as well as offline by shoppers at any store that accepts MasterCard

4/TI,AA,AN,AZ/69 (Item 14 from file: 995)
DIALOG(R)File 995:(c) 2003 The Dialog Corporation. All rts. reserv.

0063548443 151Z1H9U
Brain scan

4/TI,AA,AN,AZ/70 (Item 15 from file: 995)
DIALOG(R)File 995:(c) 2003 The Dialog Corporation. All rts. reserv.

0061503077 151V0304
BOFA BUYS 16% OF E-BILLER DEAL BOOSTS CHECKFREE, UNITES BANK'S BID FOR WEB
PAYMENTS

4/TI,AA,AN,AZ/71 (Item 16 from file: 995)
DIALOG(R)File 995:(c) 2003 The Dialog Corporation. All rts. reserv.

0061030440 151U0XR7
* On Internet, Next Wave for Banks Could be P-to-P

4/TI,AA,AN,AZ/72 (Item 17 from file: 995)
DIALOG(R)File 995:(c) 2003 The Dialog Corporation. All rts. reserv.

0056512433 151K0E4J
WRAP: Bank One Q1 earnings drop 40%, but Wells Fargo, Mellon rise ...

4/TI,AA,AN,AZ/73 (Item 18 from file: 995)
DIALOG(R)File 995:(c) 2003 The Dialog Corporation. All rts. reserv.

0056510934 151K0APP
WRAP: Bank One Q1 earnings slide 40%, but Wells Fargo, Mellon climb ...

4/TI,AA,AN,AZ/74 (Item 19 from file: 995)
DIALOG(R)File 995:(c) 2003 The Dialog Corporation. All rts. reserv.

0030515256 14ZX0GWR
Samsung next-gen handsets to incorporate Pixo software Pixo launches
several new affiliations; among them, Samsung Electronics to integrate
Pixo's software for its Web-enabled Code Division Multiple Access smart
phones

4/TI,AA,AN,AZ/75 (Item 20 from file: 995)
DIALOG(R)File 995:(c) 2003 The Dialog Corporation. All rts. reserv.

0030514866 14ZX0GJK
Quietly Influencing The Future Of Handsets Pixo says it has developed a
software that will allow phone manufacturers to rapidly and simply add
feature and graphic rich capabilities to mass market devices, which
includes Internet access

4/TI,AA,AN,AZ/76 (Item 21 from file: 995)
DIALOG(R)File 995:(c) 2003 The Dialog Corporation. All rts. reserv.

0027512443 14ZR0E4U
Pixo - PayPal.com

14/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2003 ProQuest Info&Learning. All rts. reserv.

01994941 50805401
EBay, Wells Fargo join in Web payments deal
Lehman, Dewayne
Computerworld v34n10 PP: 92 Mar 6, 2000
ISSN: 0010-4841 JRNL CODE: COW
WORD COUNT: 341

...TEXT: BAY INC. and Wells Fargo & Co. in San Jose launched a joint venture to process **person -to-- person** credit-card **payments** over the Web auction site.

The company, **Billpoint** Inc., will speed up the sometimes lengthy transaction process between people who buy and sell...

000306

14/3,K/2 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

12236194 SUPPLIER NUMBER: 62792518 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Aether Systems Announces New Development and Hosting Capabilities for XML Protocol.
Business Wire, 2246
June 19, 2000
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 892 LINE COUNT: 00080

... NYSE: FDC) subsidiary Western Union(R) and Aether will soon be working together to make **Western Union** 's recently announced **person -to- person Internet payment service - Western Union MoneyZap** - available on wireless devices including phones, pagers and PDAs.
Aether is enabling Cyberbills, a...

20000619

14/3,K/3 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

12123022 SUPPLIER NUMBER: 59610156 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Mobile Money: Pixa and PayPal.com Team to Send Money Via Wireless Phones.
Business Wire, 0203
Feb 22, 2000
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 605 LINE COUNT: 00053

... TM), a leading provider of mobile commerce solutions, today announced that it is collaborating with **PayPal .com**, the leading **person -to- person online payment service**, to provide a new way of transferring money over the Internet using wireless phones...

20000222

14/3,K/4 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

12046783 SUPPLIER NUMBER: 61699994 (USE FORMAT 7 OR 9 FOR FULL TEXT)

In Brief: Wells Unit Invests in B-to-B Software Firm. (Wells Fargo & Co.'s
strategic investments group has invested an undisclosed amount in
BusinessBots Inc) (Brief Article) (Statistical Data Included)
American Banker, 165, 80, 20
April 26, 2000
DOCUMENT TYPE: Brief Article Statistical Data Included ISSN: 0002-7561
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 153 LINE COUNT: 00016

... separately from Well's Norwest Venture Capital operations.
The group has made similar investments in **Billpoint**, a **person -to person online payments** service developed by Wells Fargo and eBay Inc., and Just in Time Solutions Inc., a...

20000426

14/3,K/5 (Item 4 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

11979808 SUPPLIER NUMBER: 61550714 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Wells Fargo Reports First Quarter Record Net Income of Over \$1 Billion.
Business Wire, 0109
April 18, 2000
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 3996 LINE COUNT: 00863

... president of the Internet Services Group. "Importantly, we signed a significant partnership with eBay and **Billpoint** to develop an integrated **online person -to- person payment** capability for eBay's 10 million registered users. Through our joint ownership of Billpoint we...

20000418

14/3,K/6 (Item 5 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

11911037 SUPPLIER NUMBER: 60048282 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Wells Fargo, eBay To Get Cards Into The Internet Auction Game. (Brief
Article) (Statistical Data Included)
Card News, 15, 5, NA
March 8, 2000
DOCUMENT TYPE: Brief Article Statistical Data Included ISSN: 0894-0797
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 671 LINE COUNT: 00055

The new alliance aims to extend credit card payment capabilities to the **person -to- person payment** market through eBay's **online payment** technology unit, **Billpoint**.

Transactions, Transactions, Transactions

"The primary significance is the value of actually bringing electronic payments into...

20000308

14/3,K/7 (Item 6 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

11891272 SUPPLIER NUMBER: 60844955 (USE FORMAT 7 OR 9 FOR FULL TEXT)
eBay and Visa Announce Person-to-Person Payment Partnership World's largest
online personal trading community teams with global payment leader.

Business Wire, 1334
March 29, 2000
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 658 LINE COUNT: 00055

... dolls and figures, pottery and glass, computers, coins and stamps,
sports memorabilia and toys.

About **Billpoint**

Billpoint is a leader in **person -to- person** payments over the
Internet , delivering **online payment** services since January 1999.
Billpoint was acquired by eBay in May 1999 and has an equity partnership
with Wells Fargo...

20000329

14/3,K/8 (Item 7 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

11890531 SUPPLIER NUMBER: 60838678 (USE FORMAT 7 OR 9 FOR FULL TEXT)
eBay and Visa Announce Person-to-Person Payment Partnership.
Business Wire, 0738
March 29, 2000
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 667 LINE COUNT: 00057

... dolls and figures, pottery and glass, computers, coins and stamps,
sports memorabilia and toys.

About **Billpoint**

Billpoint is a leader in **person -to- person** payments over the
Internet , delivering **online payment** services since January 1999.
Billpoint was acquired by eBay in May 1999 and has an equity partnership
with Wells Fargo...

20000329

14/3,K/9 (Item 8 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

11832088 SUPPLIER NUMBER: 59739628 (USE FORMAT 7 OR 9 FOR FULL TEXT)
In Brief: Internet Payment Services Firms Merge.
American Banker, 165, 43, 20
March 3, 2000
ISSN: 0002-7561 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 123 LINE COUNT: 00013

X.com Corp. and **PayPal** .com, two companies that provide **person -to-
person payment** services on the **Internet** , on Thursday announced a
merger of equals.

Terms of the deal, which has closed, were...

20000303

14/3,K/10 (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2003 The Dialog Corp. All rts. reserv.

11689519 (USE FORMAT 7 OR 9 FOR FULLTEXT)
First Data Joining Crowded Web-Pay Field
AMERICAN BANKER, p11
June 08, 2000
JOURNAL CODE: WAMB LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 476

First Data Corp.'s decision to introduce a **person-to-person Internet payment** system through its **Western Union** subsidiary adds another big name to the increasingly competitive market.
First Data, an Atlanta-based...

20000608

14/3,K/11 (Item 2 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2003 The Dialog Corp. All rts. reserv.

11368510 (USE FORMAT 7 OR 9 FOR FULLTEXT)
eBay and Wells Fargo Launch Electronic Check as Alternative to Credit Card and Traditional Checks
PR NEWSWIRE
June 06, 2000
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 501

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Our joint commitment to this alliance and the strength of our brand names are making **Billpoint** the instant leader in **person-to-person payments** on the **Internet**."
eBay brings its enormous customer base of 12.6 million and growing registered users who...

...internationally. Wells Fargo is the largest Internet bank in the world.
About Billpoint
Billpoint (www. **billpoint** .com) is a pioneer in **person-to-person** payments over the **Internet**, delivering **online payment** services since January 1999. **Billpoint** was acquired by eBay in May 1999.
/CONTACT: Ann Ruckstuhl of Billpoint Inc., 408-626...

20000606

14/3,K/12 (Item 3 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2003 The Dialog Corp. All rts. reserv.

09853579 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Ebay Aligns With Wells Fargo For Online Payments
NEWSBYTES
March 01, 2000
JOURNAL CODE: FNEW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 585

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... eBay and Wells Fargo is expected to strengthen their respective brands, as well as make **Billpoint** the leader in **person-to-person payments** on the **Internet**.
According to Rossi, the companies expect that there will be an immediate and overwhelming reaction...

20000301

14/3,K/13 (Item 4 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2003 The Dialog Corp. All rts. reserv.

09844566 (USE FORMAT 7 OR 9 FOR FULLTEXT)

AFX top stories - early evening

AFX EUROPE

March 01, 2000

JOURNAL CODE: WAXE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 455

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... SAN JOSE, Calif - eBay Inc and Wells Fargo & Co announced a strategic alliance to create **Billpoint**, an **online person-to-person payments** platform.

Billpoint Inc, an **online payment** technology firm, was acquired by eBay in May 1999.

As part of the deal, Wells...

20000301

14/3,K/14 (Item 5 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2003 The Dialog Corp. All rts. reserv.

05977262 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Excite@Home and Billpoint Make Online Buying and Selling Easy in Excite Classifieds and Auctions

BUSINESS WIRE

June 30, 1999

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 865

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Brand recognition statistics quoted are from Frank N. Magid and Associates, Inc. (1/99).

About **Billpoint**

Billpoint facilitates **person-to-person payment** services over the **Internet**. Addressing the growing needs of auctions, classifieds, communities, and personal Web sites, **Billpoint** turns ordinary...

19990630

14/3,K/15 (Item 6 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2003 The Dialog Corp. All rts. reserv.

05420568 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Internet Stock News Announces Investment Opinion: INTERNET STOCK NEWS 5/21/99

BUSINESS WIRE

May 21, 1999

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1017

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... well established brands in the collector automobile auction market. eBay also announced it would purchase **Billpoint** Inc., a company that facilitates **person-to-person credit card payment** over the **Internet**.

Lycos Inc. (Nasdaq:LCOS), blew away street estimates of their financial results for the third...

19990521

14/3,K/16 (Item 7 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2003 The Dialog Corp. All rts. reserv.

05365226 (USE FORMAT 7 OR 9 FOR FULLTEXT)
eBay Announces Agreement to Acquire Payment Enabler
PR NEWSWIRE
May 18, 1999
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 717

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... by making payments a seamless and integrated part of the trading experience."

As the pioneering online person -to- person payment enabler, Billpoint will eliminate the difficulties of dealing with paper checks and money orders. Sellers will use...

... figures; jewelry and gemstones; photo and electronics; pottery and glass; sports memorabilia; and

toys.

About Billpoint

Billpoint (www. billpoint .com) facilitates person -to- person credit card payments over the Internet . Addressing the growing needs of auctions, classifieds and community sites, Billpoint empowers the entrepreneur in...

19990518

14/3,K/17 (Item 1 from file: 608)
DIALOG(R)File 608:KR/T Bus.News.
(c)2003 Knight Ridder/Tribune Bus News. All rts. reserv.

06772143 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Bank of America's Deal with CheckFree Adds to Rivalry in Online Banking
Amber Veverka
Charlotte Observer, N.C
April 28, 2000
DOCUMENT TYPE: NEWSPAPER RECORD TYPE: FULLTEXT LANGUAGE: ENGLISH
WORD COUNT: 852

...TEXT: names in banking. Palo Alto-based X.com Corp. and its just-announced merger partner PayPal .com, already offer instant online payments for person -to- person or online auction transactions.

Although banks frequently say they have a competitive edge because they...

14/3,K/18 (Item 1 from file: 995)
DIALOG(R)File 995:NewsRoom 2000
(c) 2003 The Dialog Corporation. All rts. reserv.

0079531640 152Z0YWR
FIRST DATA TO OFFER PERSON-TO-PERSON PAYMENTS.
CardFAX, v2000, n105, p1
Thursday, June 1, 2000
JOURNAL CODE: AAGA LANGUAGE: ENGLISH RECORD TYPE: Fulltext
DOCUMENT TYPE: Newsletter
WORD COUNT: 100

20000601

TEXT:

First Data Corp., will launch an Internet person -to- person payment business in July. The service Western Union MoneyZap, will enable consumers to send and receive payments over the Internet and ultimately through...

14/3,K/19 (Item 2 from file: 995)
DIALOG(R)File 995:NewsRoom 2000
(c) 2003 The Dialog Corporation. All rts. reserv.

0030513688 14ZX0FCR

Samsung next-gen handsets to incorporate Pixo software

Radio communications report

Monday, February 28, 2000

JOURNAL CODE: AKPK LANGUAGE: ENGLISH RECORD TYPE: Fulltext

DOCUMENT TYPE: Trade Journal ISSN: 0744-0618

WORD COUNT: 198

20000228

...a new way of transferring money over the Internet using wireless phones, Pixo teamed with PayPal .com, a person -to- person online payment service.

Page 73; Volume 19

STN

FILE 'CONFSCI, COMPUAB, COMPUSCIENCE, INVESTEXT, ELCOM, INFODATA' ENTERED

AT 16:13:06 ON 30 DEC 2003

L1 13239 S (ELECTRONIC? OR ONLINE OR CYBER OR VIRTUAL? OR DIGITAL? OR IN
L2 7620 S PAY()PAL OR PAYPAL OR WESTERN()UNION OR BILLPOINT OR (PEER(1W
L3 367 S L1(S)L2
L4 166 S L1(10A)L2
L5 44 S L4 AND PD<20000627

EKD

12/30/2003

STN

PGNO PAGE 1 OF 1

DN 2187762

TI EBAY INC./WELLS FARGO

AU ALBRIGHT, T.

CS SALOMON SMITH BARNEY; NEW YORK (STATE OF)

CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA

CSTY Financial center investment bank-broker

PD 6 Jun 2000

DT COMPANY REPORT

FS Text Page; COMPANY REPORT

WC 327

PD 6 Jun 2000

SH Summary

TEXT

eBay . . . Risk)

Mkt Cap: \$19,991.6 mil.

June 6, 2000

INTERNET - E-COMMERCE

SUMMARY

* eBay and Wells Fargo announced today the launch of a new payment option, **Electronic Check**, to facilitate **person-to-person*** online payments**.

* **Electronic Checks** are like travelers checks and are pre-purchased by buyers.

* E-Checks provide purchasers the functionality of paper checks, with the speed. . . and chargebacks.

* This innovation is an extension of the Billpoint platform, the strategic alliance between eBay and Wells Fargo.

* **Billpoint**, the leader in **person-to-person***online*** payments**, has broad utility for facilitating a range of e-commerce transactions. This investment in the exploding online payments arena could potentially significantly enhance the. . .

L5 ANSWER 4 OF 44 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 2001:126025 INVESTEXT(tm) REPORT NUMBER:2193820

PGNO PAGE 2 OF 8

DN 2193820

TI COMPUTERS-SOFTWARE & SERVICES: JUNE QUARTER EARNINGS PREVIEW

AU TOGUT, D.M.

CS MORGAN STANLEY, DEAN WITTER; NEW YORK (STATE OF)

CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA

CSTY Financial center investment bank-broker

EKD 12/30/2003

STN

PD 15 Jun 2000
DT INDUSTRY REPORT
FS Text Page; INDUSTRY REPORT
WC 370
PD 15 Jun 2000
SH Summary & Investment Conclusion

TEXT

Two . . . extensive suite of Internet payroll processing products for its entire payroll processing customer base. First Data recently announced a series of new Internet ***payment*** processing solutions, principally through Western Union, its strongest growth engine. In its FY/01, Computer Sciences should generate over \$1.0 billion in e-business revenue, driven by demand for integrated, end-to-end. . . .

L5 ANSWER 5 OF 44 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 2001:120943 INVESTEXT(tm) REPORT NUMBER:2189914
PGNO PAGE 1 OF 2
DN 2189914
TI EBAY INC.
AU FARLEY, S.
CS PAINEWEBBER INC.; NEW YORK (STATE OF)
CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA
CSTY Financial center investment bank-broker
PD 9 Jun 2000
DT COMPANY REPORT
FS Text Page; COMPANY REPORT
WC 452
PD 9 Jun 2000
SH Key Points

TEXT

ECOMMERCE

RESEARCH . . . account; we expect this will be especially important to Internet entrepreneurs that would like to have a safe, efficient way to accept online ***payments*** ; international expansion should also continue

* While other competitors, especially PayPal, have been getting a lot of buzz lately, we believe that Billpoint has a very solid and sustainable business model that will. . . .

L5 ANSWER 6 OF 44 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 2001:119240 INVESTEXT(tm) REPORT NUMBER:2185247
PGNO PAGE 9 OF 24
DN 2185247
TI VIAD CORP.
AU WALDO, A.

EKD 12/30/2003

STN

CS CREDIT SUISSE FIRST BOSTON CORPORATION; NEW YORK (STATE OF)
CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA
CSTY Financial center investment bank-broker
PD 30 May 2000
DT COMPANY REPORT
FS Text Page; COMPANY REPORT
WC 298
PD 30 May 2000
SH Company Description

TEXT

Company . . . (acquired in July 1998), which we estimate contributed 10% of total company revenue in 1999, is the world's second-largest provider of consumer **electronic ***payment***** transfer services after First Data's **Western Union**. Convention and Event Services is the leading U.S. provider of trade show contracting and exhibit construction services. Viad is a member of. . .

L5 ANSWER 7 OF 44 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 2001:102341 INVESTEXT(tm) REPORT NUMBER:2182475
PGNO PAGE 10 OF 17
DN 2182475
TI FINANCIAL SERVICES AND THE INTERNET UPDATE
AU MAYO, M.L., ET AL
CS CREDIT SUISSE FIRST BOSTON CORPORATION; NEW YORK (STATE OF)
CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA
CSTY Financial center investment bank-broker
PD 31 May 2000
DT INDUSTRY REPORT
FS Text Page; INDUSTRY REPORT
WC 474
PD 31 May 2000
SH May 11, 2000, Financial Firms & The Internet Conference Call

TEXT

Bo . . . of the investments and products that we've added. For example, we are in a partnership with eBay around a new venture called **BillPoint**, to provide **payments** on the *****Internet***** to the auction customers of eBay. We have somewhere between 4,000 and 6,000 merchants, depending on how you count them, that we. . .

L5 ANSWER 8 OF 44 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 2001:080469 INVESTEXT(tm) REPORT NUMBER:2182882
PGNO PAGE 1 OF 1
DN 2182882
TI EBAY INC.
AU FARLEY, S.
CS PAINEWEBBER INC.; NEW YORK (STATE OF)
CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA

EKD 12/30/2003

STN

CSTY Financial center investment bank-broker
PD 1 Jun 2000
DT COMPANY REPORT
FS Text Page; COMPANY REPORT
WC 562
PD 1 Jun 2000
SH Key Points

TEXT

ECOMMERCE

RESEARCH . . . * Janet Crane, CEO of Billpoint, will be presenting at PaineWebber's 11th annual Growth & Technology conference next Thursday, June 8

* **Billpoint** is eBay's online payment solution, allowing buyers to pay sellers via the Internet; the service was launched in April, initially allowing individual sellers to accept credit. . . . -- which can total 200bp (or more) of revenues

* At the conference we expect to get an update on **Billpoint's** progress, both in credit card **payments** and the new **Electronic Check** solution, as well as how **Billpoint** is faring competitively and what we can expect from the company in the future

* We continue to believe that **Billpoint**. . .

L5 ANSWER 9 OF 44 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 2001:072504 INVESTEXT(tm) REPORT NUMBER:2166062
PGNO PAGE 2 OF 23
DN 2166062
TI EBAY INC.
AU FARLEY, S.
CS PAINEWEBBER INC.; NEW YORK (STATE OF)
CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA
CSTY Financial center investment bank-broker
PD 11 May 2000
DT COMPANY REPORT
FS Text Page; COMPANY REPORT
WC 519
PD 11 May 2000
SH Investment Thesis Is Still Intact

TEXT

The . . . new product areas the company has been rolling out. These include the international sites, eBay Motors (with AutoTrader), the eBay Business Exchange and **Billpoint** (the company's online payment solution).

These areas are coming on strong: at the beginning of the year, management indicated that these initiatives would add an. . .

EKD 12/30/2003

STN

L5 ANSWER 10 OF 44 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 2001:033978 INVESTEXT(tm) REPORT NUMBER:2148516
PGNO PAGE 7 OF 24
DN 2148516
TI VIAD CORP.
AU WALDO, A.
CS CREDIT SUISSE FIRST BOSTON CORPORATION; NEW YORK (STATE OF)
CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA
CSTY Financial center investment bank-broker
PD 28 Apr 2000
DT COMPANY REPORT
FS Text Page; COMPANY REPORT
WC 448
PD 28 Apr 2000
SH Company Description

TEXT

Company . . . (acquired in July 1998), which we estimate contributed 10% of total company revenue in 1999, is the world's second-largest provider of consumer **electronic ***payment***** transfer services after First Data's **Western Union**. Convention and Event Services is the leading U.S. provider of trade show contracting and exhibit construction services. Viad is a member of.

L5 ANSWER 11 OF 44 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 2001:006232 INVESTEXT(tm) REPORT NUMBER:2137318
PGNO PAGE 4 OF 6
DN 2137318
TI FIRST DATA CORP.
AU TOGUT, D.M.
CS MORGAN STANLEY, DEAN WITTER; NEW YORK (STATE OF)
CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA
CSTY Financial center investment bank-broker
PD 18 Apr 2000
DT COMPANY REPORT
FS Text Page; COMPANY REPORT
WC 389
PD 18 Apr 2000
SH Details: Solid First Quarter Earnings

TEXT

Products in the P2P market will include: 1) a **Western ***Union***** branded service for the physical receipt of cash given an **Internet-initiated payment** request; and 2) direct payment between individuals over the Internet via an ACH transaction. The initiation of such payment requests on wireless.

L5 ANSWER 12 OF 44 INVESTEXT COPYRIGHT 2003 TFS on STN

EKD 12/30/2003

STN

AN 2000:987582 INVESTEXT(tm) REPORT NUMBER:2129784
PGNO PAGE 1 OF 1
DN 2129784
TI EBAY INC.
AU FARLEY, S.
CS PAINWEBBER INC.; NEW YORK (STATE OF)
CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA
CSTY Financial center investment bank-broker
PD 13 Apr 2000
DT COMPANY REPORT
FS Text Page; COMPANY REPORT
WC 581
PD 13 Apr 2000
SH Key Points

TEXT

ECOMMERCE

RESEARCH . . . types of goods.

* The company discussed eBay's newer initiatives, including high-end collectibles, regional auctions, international expansion, the automotive site, B2B, and **Billpoint** (the online ***payment*** platform).

* In terms of **Billpoint**, the company supported our notion that eBay may soon offer other payment options, including e-checks, eBay bucks, credit and debit cards, and. . .

L5 ANSWER 13 OF 44 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 2000:928756 INVESTEXT(tm) REPORT NUMBER:2115145
PGNO PAGE 1 OF 3
DN 2115145
TI EBAY INC.
AU FARLEY, S.
CS PAINWEBBER INC.; NEW YORK (STATE OF)
CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA
CSTY Financial center investment bank-broker
PD 28 Mar 2000
DT COMPANY REPORT
FS Text Page; COMPANY REPORT
WC 374
PD 28 Mar 2000
SH Key Points

TEXT

ECOMMERCE

RESEARCH . . . several weeks eBay has articulated several new initiatives that should expand the company's reach significantly

* We believe that in particular, **Billpoint**-eBay's online ***payment***

EKD 12/30/2003

STN

service-has the potential to become a significant part of eBay's business over the next several years

* Other initiatives, such as eBay. . .

L5 ANSWER 14 OF 44 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 2000:928170 INVESTEXT(tm) REPORT NUMBER:2114677
PGNO PAGE 2 OF 4
DN 2114677
TI COMPUTERS SERVICES: INDUSTRY OVERVIEW
AU TOGUT, D.M.
CS MORGAN STANLEY, DEAN WITTER; NEW YORK (STATE OF)
CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA
CSTY Financial center investment bank-broker
PD 27 Mar 2000
DT INDUSTRY REPORT
FS Text Page; INDUSTRY REPORT
WC 506
PD 27 Mar 2000
SH First Data Summary

TEXT

First . . . minority stakes in
Reciprocal; Coolsavings.com; Yclip; Passlogix; MeetChina.com; and
Excite@Home.

For the first time, Mr. Duques sketched a timetable for
introducing important new **Internet payment-processing**
products.
According to this timetable, in early June 2000 **Western Union**
will roll
out an Internet money-transfer product, called SettleUp.com, which
Western Union will distribute through all major portals. This service
may leapfrog recently. . .

L5 ANSWER 15 OF 44 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 2000:926787 INVESTEXT(tm) REPORT NUMBER:2112147
PGNO PAGE 2 OF 8
DN 2112147
TI BUSINESS SVCS-DATA PROCESSING SECTOR PREVIEW
AU TOGUT, D.M.
CS MORGAN STANLEY, DEAN WITTER; NEW YORK (STATE OF)
CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA
CSTY Financial center investment bank-broker
PD 24 Mar 2000
DT INDUSTRY REPORT
FS Text Page; INDUSTRY REPORT
WC 569
PD 24 Mar 2000
SH Summary & Investment Conclusion

TEXT

By . . . trades.

EKD 12/30/2003

STN

CSTY Regional investment bank-broker
PD 17 Mar 2000
DT COMPANY REPORT
FS Text Page; COMPANY REPORT
WC 494
PD 17 Mar 2000
SH Investment Conclusion

TEXT

Investment . . . commerce using credit cards. We believe the addition of Wells Fargo as a strategic partner can significantly enhance the revenue possibilities for **Billpoint** as an alternative

Internet

payment transfer process.

L5 ANSWER 18 OF 44 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 2000:893942 INVESTEXT(tm) REPORT NUMBER:2102186
PGNO PAGE 2 OF 3
DN 2102186
TI EBAY INC.
AU FARLEY, S.
CS PAINEWEBBER INC.; NEW YORK (STATE OF)
CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA
CSTY Financial center investment bank-broker
PD 15 Mar 2000
DT COMPANY REPORT
FS Text Page; COMPANY REPORT
WC 472
PD 15 Mar 2000
SH How Would EBay Benefit

TEXT

HOW . . . of its new product offerings-Billpoint in particular. Management of eBay has been on the record saying that it would like to make **Billpoint** (the company's consumer-oriented online credit card payment system) available to all users of the Internet, not just eBay customers (even though its 10 million person audience is nothing to. . .

SH What Would Yahoo! Get Out Of It

TEXT

WHAT . . . on buying and selling -vs. 60 minutes for Yahoo! users searching out a variety of content. Second, Yahoo! would get access to **Billpoint**, which we believe has the potential to be a major payment solution across the Internet especially overseas. Just based on the eBay community, we believe that Billpoint could account for \$500 million in revenues and \$20 million.

L5 ANSWER 19 OF 44 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 2000:882688 INVESTEXT(tm) REPORT NUMBER:2085855

EKD 12/30/2003

STN

PGNO PAGE 3 OF 8
DN 2085855
TI FIRST DATA CORP.
AU NILARP, N., ET AL
CS FITCH, IBCA; NEW YORK (STATE OF)
CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA
CSTY Other
PD 17 Feb 2000
DT COMPANY REPORT
FS Text Page; COMPANY REPORT
WC 365
PD 17 Feb 2000
SH Company

TEXT

Payment . . . a nonbank, consumer-to-consumer business, FDC has a strong, established brand and an extensive domestic and growing international agent network. Continued increases in international **electronic funds transfer** could benefit FDC as
Western Union expands
its agent base internationally.

Card Issuer Services

The card issuer services segment, which represents 29% of LTM revenues, encompasses domestic and international. . .

L5 ANSWER 20 OF 44 INVESTTEXT COPYRIGHT 2003 TFS on STN

AN 2000:871234 INVESTTEXT(tm) REPORT NUMBER:2081859
PGNO PAGE 1 OF 4
DN 2081859
TI EBAY INC.
AU FARLEY, S.
CS PAINWEBBER INC.; NEW YORK (STATE OF)
CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA
CSTY Financial center investment bank-broker
PD 22 Feb 2000
DT COMPANY REPORT
FS Text Page; COMPANY REPORT
WC 389
PD 22 Feb 2000
SH Key Points

TEXT

ECOMMERCE

RESEARCH NOTE

February 22, 2000

eBay Inc.
(EBAY-\$137.25) (2)

Rating: Buy

EKD 12/30/2003

STN

eBay: Billpoint Getting Ready to Roll; Reiterate Buy

KEY POINTS

* The pilot test for **Billpoint Online Payments** was completed this past weekend, and we expect eBay to announce an official launch and begin a full rollout within the next. . . . to announce a significant relationship in the near future to help manage fraud risk, which we see as the biggest problem with **online person-to-person** ***payment*** solutions today

* We continue to believe that the **Billpoint** opportunity remains underappreciated by investors, and we reiterate our Buy rating on eBay with a price target of \$225

SH Getting Ready To Roll (Out)

TEXT

GETTING READY TO ROLL (OUT)

Late last Friday, eBay announced that the pilot program for **Billpoint Online Payments** has been successfully completed. (Recall that

Billpoint is an integrated payment service within eBay that allows individual sellers to accept credit card payments from individual bidders.) eBay is in. . . .

L5 ANSWER 21 OF 44 INVESTTEXT COPYRIGHT 2003 TFS on STN

AN 2000:871233 INVESTTEXT(tm) REPORT NUMBER:2081859

PGNO PAGE 2 OF 4

DN 2081859

TI EBAY INC.

AU FARLEY, S.

CS PAINEWEBBER INC.; NEW YORK (STATE OF)

CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA

CSTY Financial center investment bank-broker

PD 22 Feb 2000

DT COMPANY REPORT

FS Text Page; COMPANY REPORT

WC 510

PD 22 Feb 2000

SH A Significant Partnership Expected

TEXT

A . . . telephone, making it very difficult to trace the source of fraud and making this type of criminal activity very attractive.

Many **online payment** providers focused on the ***person*** -to-person (P2P) market can provide information security, but can not effectively manage the risk of fraud. (The risk, remember, is one that the. . . .

STN

L5 ANSWER 22 OF 44 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 2000:763345 INVESTEXT(tm) REPORT NUMBER:2056787
PGNO PAGE 6 OF 16
DN 2056787
TI EBAY INC.
AU MEEKER, M.G.
CS MORGAN STANLEY, DEAN WITTER; NEW YORK (STATE OF)
CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA
CSTY Financial center investment bank-broker
PD 26 Jan 2000
DT COMPANY REPORT
FS Text Page; COMPANY REPORT
WC 564
PD 26 Jan 2000
SH Key Points From The Quarter

TEXT

eBay's . . . of the overall eBay average. Most importantly, the regional business is a higher margin activity than the eBay average.

Launch of **Billpoint Online Payments**-In November, eBay launched

Billpoint, a service that enables sellers on the eBay network to accept credit cards from winning bidders quickly and securely online. Initially, the . . .

L5 ANSWER 23 OF 44 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 2000:756958 INVESTEXT(tm) REPORT NUMBER:2056740
PGNO PAGE 2 OF 3
DN 2056740
TI FIRST DATA CORP.
AU TOGUT, D.M.
CS MORGAN STANLEY, DEAN WITTER; NEW YORK (STATE OF)
CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA
CSTY Financial center investment bank-broker
PD 25 Jan 2000
DT COMPANY REPORT
FS Text Page; COMPANY REPORT
WC 468
PD 25 Jan 2000
SH Investment Summary & Conclusion

TEXT

2. . . . a 3% reduction in shares outstanding.

6. WE BELIEVE FDC ENDED 4Q/99 WITH 70,000 INTERNET MERCHANTS, SECURING ITS ROLE AS THE LEADING **INTERNET PAYMENT** PROCESSOR.

7. FDC's BEST BUSINESS, **WESTERN UNION**, SHOULD CONTINUE TO GROW AT

EKD 12/30/2003

STN

A HIGH TEENS RATE. Such growth is being driven primarily by 50% plus gains from Western Union's. . .

L5 ANSWER 24 OF 44 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 2000:756352 INVESTEXT(tm) REPORT NUMBER:2056200
PGNO PAGE 1 OF 6
DN 2056200
TI EBAY INC.
AU BARTLETT, M.
CS DAIN RAUSCHER WESSELS; MINNESOTA (STATE OF)
CSR MIDWEST/MIDWESTERN REGION; UNITED STATES OF AMERICA; NORTH AMERICA
CSTY Financial center investment bank-broker
PD 26 Jan 2000
DT COMPANY REPORT
FS Text Page; COMPANY REPORT
WC 431
PD 26 Jan 2000
SH Investment Summary

TEXT

. . . will be introducing listing fees in Germany during the first quarter, we expect to see a healthy revenue stream from that market.

Billpoint (an online payment system that facilitates credit card transactions among individual users who do not have credit card processing capabilities) will be rolled out during. . .

L5 ANSWER 25 OF 44 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 2000:746984 INVESTEXT(tm) REPORT NUMBER:2036627
PGNO PAGE 1 OF 10
DN 2036627
TI EBAY INC.
AU WEINSTEIN, S.
CS PACIFIC CREST SECURITIES; WASHINGTON (STATE OF)
CSR PACIFIC NORTHWEST REGION; UNITED STATES OF AMERICA; NORTH AMERICA
CSTY Financial center investment bank-broker
PD 31 Dec 1999
DT COMPANY REPORT
FS Text Page; COMPANY REPORT
WC 470
PD 31 Dec 1999
SH Executive Summary

TEXT

EXECUTIVE . . . in 1999, which are large and proprietary enough to justify an aggressive approach to capturing the opportunity in 2000. The first is **Billpoint**, an online payment solution. This represents a massive new market opportunity that should be rolled out community wide in Q1, then Internet wide in 2001.. . .

L5 ANSWER 26 OF 44 . INVESTEXT COPYRIGHT 2003 TFS on STN

AN 2000:746983 INVESTEXT(tm) REPORT NUMBER:2036627
PGNO PAGE 2 OF 10

EKD 12/30/2003

STN

DN 2036627
TI EBAY INC.
AU WEINSTEIN, S.
CS PACIFIC CREST SECURITIES; WASHINGTON (STATE OF)
CSR PACIFIC NORTHWEST REGION; UNITED STATES OF AMERICA; NORTH AMERICA
CSTY Financial center investment bank-broker
PD 31 Dec 1999
DT COMPANY REPORT
FS Text Page; COMPANY REPORT
WC 471
PD 31 Dec 1999
SH Billpoint - Overview

TEXT

The . . . transaction fee. Because eBay acts as the master merchant, it assumes any charge back risks associated with the transaction.

Competitive advantage

We believe **Billpoint** has the potential to become a leading ***Internet*** payment solution, because the key to establishing a uniform payment solution is the same as establishing a dominant trading community - having the. . .

L5 ANSWER 27 OF 44 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 2000:725166 INVESTEXT(tm) REPORT NUMBER:2044193
PGNO PAGE 4 OF 20
DN 2044193
TI VIAD CORP.: INITIATING COVERAGE
AU WALDO, A.
CS CREDIT SUISSE FIRST BOSTON CORPORATION; NEW YORK (STATE OF)
CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA
CSTY Financial center investment bank-broker
PD 11 Jan 2000
DT COMPANY REPORT
FS Text Page; COMPANY REPORT
WC 461
PD 11 Jan 2000
SH Investment Summary

TEXT

. . . (acquired in July 1998), which we estimate at 10% of total company revenue in 1999, is the world's second-largest provider of consumer **electronic payment** transfer services after First Data's **Western Union**. Convention & Event Services is the leading U.S. provider of trade show contracting and exhibit construction services. Viad is a member of. . .

L5 ANSWER 28 OF 44 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 2000:125518 INVESTEXT(tm) REPORT NUMBER:2911485

EKD 12/30/2003

STN

PGNO PAGE 30 OF 109

DN 2911485

TI Technology Week July 30, 1999

AU Herman, L., et al

CS MORGAN STANLEY, DEAN WITTER; NEW YORK (STATE OF)

CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA

CSTY Financial center investment bank-broker

PD 30 Jul 1999

DT INDUSTRY REPORT

FS Text Page; INDUSTRY REPORT

WC 572

PD 30 Jul 1999

SH eBay Summary

TEXT

. . . . to
support international efforts) and increase product development (to
build up its technological infrastructure and to further develop new
enhanced services such as **Billpoint's Web-based credit card**

payment

solutions). We are not changing our core eBay revenue estimates for
CQ3 and CQ4, however, and estimate CQ3:99 total revenue of \$56MM, . . .

L5 ANSWER 29 OF 44 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 2000:063867 INVESTEXT(tm) REPORT NUMBER:2887168

PGNO PAGE 39 OF 54

DN 2887168

TI Computer Services: Making It Happen In the New Millennium

AU McClellan, S.T.

CS MERRILL LYNCH CAPITAL MARKETS; NEW YORK (STATE OF)

CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA

CSTY Financial center investment bank-broker

PD 1 Jul 1999

DT INDUSTRY REPORT

FS Text Page; INDUSTRY REPORT

WC 387

PD 1 Jul 1999

SH 9. Financial Payment Processing Summary

TEXT

9. . . . To Cards 1997-2005)

There are many different types of financial services transactions,
credit card merchant services, card issuing processing, funds transfer
like **Western Union**, other forms of **electronic**

funds transfer (EFT) like

electronic benefits payments involving government
disbursements, social

security checks and welfare remittances and check verification and
guarantee. Each of these transactions utilize a network, typically
telecommunications, . . .

L5 ANSWER 30 OF 44 INVESTEXT COPYRIGHT 2003 TFS on STN

EKD 12/30/2003

STN

AN 2000:011661 INVESTEXT(tm) REPORT NUMBER:3491563
PGNO PAGE 2 OF 5
DN 3491563
TI S2 Systems, Inc.
AU Corporate Technology Information Services, Inc.
CS CORPORATE TECHNOLOGY INFORMATION SERVICES, INC.; MASSACHUSETTS
(COMMONWEALTH OF)
CSR NEW ENGLAND/NORTHEAST REGION; UNITED STATES OF AMERICA; NORTH AMERICA
CSTY Financial center investment bank-broker
PD 17 Jul 1999
DT COMPANY REPORT
FS Text Page; COMPANY REPORT
WC 296
PD 17 Jul 1999
TT Products

TEXT

SOF-BA-M . . . transfer software - Data Delivery
SOF-CS-M 7372 File transfer software - File Transfer Facility(tm)
SOF-CS-M 7372 Credit and debit transaction software - **Electronic**
Payments
SOF-CS-M 7372 **Peer-to-peer** file transfer software -
CONNECT:Direct(tm)
SOF-FN-I 7372 Integrated financial message delivery software -
MINT(tm)
SOF-FN-M 7372 Investment management software - PULSE
SOF-FN-M 7372 . . .

L5 ANSWER 31 OF 44 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 1999:299249 INVESTEXT(tm) REPORT NUMBER:2808347
PGNO PAGE 3 OF 5
DN 2808347
TI First Data Corp
AU Park, R.D., et al
CS MERRILL LYNCH CAPITAL MARKETS; NEW YORK (STATE OF)
CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH
AMERICA
CSTY Financial center investment bank-broker
PD 16 Nov 1998
DT COMPANY REPORT
FS Text Page; COMPANY REPORT
WC 508
PD 16 Nov 1998
SH Investment Summary

TEXT

Longer . . . America announcement)

Credit Card Processing Leader

FDC is the leader in financial payments processing which includes
credit cards, checks, debit cards and **funds transfer** (
Western Union).

Electronic financial payments are increasing in share from
15% in '95

to a projected 50% by '02. In credit card processing, FDC has a . . .

EKD 12/30/2003

STN

L5 ANSWER 32 OF 44 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 1999:144579 INVESTEXT(tm) REPORT NUMBER:2793019
PGNO PAGE 4 OF 7
DN 2793019
TI First Data Corp
AU Park, R.D., et al
CS MERRILL LYNCH CAPITAL MARKETS; NEW YORK (STATE OF)
CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA
CSTY Financial center investment bank-broker
PD 26 Oct 1998
DT COMPANY REPORT
FS Text Page; COMPANY REPORT
WC 320
PD 26 Oct 1998
SH Credit Card Processing Leader

TEXT

Credit Card Processing Leader

FDC is the leader in financial payments processing which includes credit cards, checks, debit cards and **funds transfer** (***Western*** Union).

Electronic financial payments are increasing in share from 15% in '95 to a projected 50% by '02. In credit card processing, FDC has a . . .

L5 ANSWER 33 OF 44 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 1999:046876 INVESTEXT(tm) REPORT NUMBER:2774718
PGNO PAGE 9 OF 14
DN 2774718
TI Electronic Commerce Services
AU Park, R.D., et al
CS MERRILL LYNCH CAPITAL MARKETS; NEW YORK (STATE OF)
CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA
CSTY Financial center investment bank-broker
PD 14 Sep 1998
DT INDUSTRY REPORT
FS Text Page; INDUSTRY REPORT
WC 391
PD 14 Sep 1998
SH Financial Services

TEXT

That . . . are many different types of financial services transactions, credit card merchant services, which was just discussed, card issuing processing, funds transfer like **Western Union**, other forms of

electronic funds transfer (EFT) like ***electronic*** benefits **payments**, involving government disbursements, social security checks, welfare remittances, fund processing and check verification and guarantee. Each of these financial based transactions have similarities.. . .

EKD 12/30/2003

STN

L5 ANSWER 34 OF 44 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 1999:046872 INVESTEXT(tm) REPORT NUMBER:2774718
PGNO PAGE 13 OF 14
DN 2774718
TI Electronic Commerce Services
AU Park, R.D., et al
CS MERRILL LYNCH CAPITAL MARKETS; NEW YORK (STATE OF)
CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA
CSTY Financial center investment bank-broker
PD 14 Sep 1998
DT INDUSTRY REPORT
FS Text Page; INDUSTRY REPORT
WC 511
PD 14 Sep 1998
SH Selected Recommendations By Company

TEXT

First . . . Corporation, FDC, \$25 3/8, B-2-2-7

FDC is the leader in financial payments processing which includes credit cards, checks, debit cards and **funds transfer** (***Western*** Union).

Electronic financial **payments** are increasing in share from 15% in '95 to a projected 50% by '02. In credit card processing, FDC has a . . .

L5 ANSWER 35 OF 44 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 1999:011596 INVESTEXT(tm) REPORT NUMBER:2707519
PGNO PAGE 2 OF 4
DN 2707519
TI First Data Corp.
AU Swirsky, M.L., et al
CS FITCH, IBCA; NEW YORK (STATE OF)
CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA
CSTY Other
PD 16 Jul 1998
DT COMPANY REPORT
FS Text Page; COMPANY REPORT
WC 435
PD 16 Jul 1998
SH Company Overview

TEXT

FDC's . . . checks for benefit recipients and could set up electronic accounts to capture a large part of the market. Also, increases in international **electronic funds transfer** could benefit FDC as **Western ***Union***** expands its agent base internationally. Although Western Union has significant market share in the U.S. and internationally and is an important contributor to. . .

EKD 12/30/2003

STN

L5 ANSWER 36 OF 44 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 97:192207 INVESTEXT(tm) REPORT NUMBER:2529739
PGNO PAGE 25 OF 53
DN 2529739
TI First Data Corp. - Company Report
AU Marks, J.
CS CREDIT SUISSE FIRST BOSTON CORPORATION; NEW YORK (STATE OF)
CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA
CSTY Financial center investment bank-broker
PD 23 Jan 1997
DT COMPANY REPORT
FS Text Page; COMPANY REPORT
WC 255
PD 23 Jan 1997
TT Table 6 Line Of Business Synopsis

TEXT

Table . . . was sold.

to Banc One in 1996

International
Card Services

-FDR Limited, UK

-Card processing,
Europe

-First Data Australia

-Card processing and
ATM/EFT services,
Australia

Payment Instruments

-Western Union

-Domestic and

Financial Services

international money
wire transfer
services, pre-paid
phone cards, money
orders, and
commercial payment
services.

-Integrated Payment. . .

L5 ANSWER 37 OF 44 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 97:192195 INVESTEXT(tm) REPORT NUMBER:2529739
PGNO PAGE 37 OF 53
DN 2529739
TI First Data Corp. - Company Report
AU Marks, J.
CS CREDIT SUISSE FIRST BOSTON CORPORATION; NEW YORK (STATE OF)
CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA
CSTY Financial center investment bank-broker
PD 23 Jan 1997
DT COMPANY REPORT
FS Text Page; COMPANY REPORT
WC 345
PD 23 Jan 1997
SH Business Line Analysis: Payment Instruments

EKD 12/30/2003

STN

TEXT

Business . . . that we see as having the best potential for high growth going forward, including electronic federal tax payment service (EFTPS), phone cards, **electronic** bill presentment and **payment**, and enhanced collections. The units include **Western Union Financial Services**, Integrated Payment Systems, National Trucking Services, First Data Payment Services, and CashTax Inc.

Payment Instruments: Western Union Financial Services

Western Union. . .

L5 ANSWER 38 OF 44 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 96:621313 INVESTEXT(tm) REPORT NUMBER:2501388
PGNO PAGE 6 OF 18
DN 2501388
TI First Data Corporation - Company Report
AU Burton, P.M., et al
CS LEHMAN BROTHERS, INC.; NEW YORK (STATE OF)
CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA
CSTY Financial center investment bank-broker
PD **28 May 1996**
DT COMPANY REPORT
FS Text Page; COMPANY REPORT
WC 450
PD **28 May 1996**
SH Business Overview

TEXT

Merchant . . . of 5%, driven by the addition of a limited number of new card services customers in the U.K.

Payment Instruments

First Data's **payment** instruments business provides
electronic
consumer non-bank money transfer services through two key units:
Western Union Financial Services and Integrated Payment Systems (IPS).
First Data acquired Western Union, the worldwide leader in consumer non-bank money transfer services, through. . .

L5 ANSWER 39 OF 44 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 96:134382 INVESTEXT(tm) REPORT NUMBER:1656369
PGNO PAGE 19 OF 74
DN 1656369
TI First Data Corp. - Company Report
AU Scutti, J.S., et al
CS PRUDENTIAL SECURITIES INC.; NEW YORK (STATE OF)
CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA

EKD 12/30/2003

STN

PD 23 Feb 1995
DT COMPANY REPORT
FS Text Page; COMPANY REPORT
WC 540
PD 23 Feb 1995
SH Summary And Investment Conclusion

TEXT

Summary . . . Western
Union commands the money transfer market with approximately an 86% share versus nearest rival First Data Corporation which has 13% (Figure 1). **Western Union** also provides **electronic bill** ***payment***, secured credit card, telephone debit card, and money order services. The transaction broadens FFM's product line as well as its distribution network, . . .

L5 ANSWER 42 OF 44 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 93:726848 INVESTEXT(tm) REPORT NUMBER:1389625
PGNO PAGE 16 OF 30
DN 1389625
TI First Data Corp. - Company Report
AU Kissane, J.F.
CS SALOMON BROTHERS INC.; NEW YORK (STATE OF)
CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA
CSTY Financial center investment bank-broker
PD 2 Dec 1993
DT COMPANY REPORT
FS Text Page; COMPANY REPORT
WC 471
PD 2 Dec 1993
SH Business Description - Integrated Payment Systems (IPS)

TEXT

Integrated . . . 952-7060, Or
UK (071) 815-3860 For Price And Availability: Figure 12 - Money Order Market Share Breakdown)

American Express MoneyGrams - An **electronic** consumer
funds
transfer product, similar to market leader **Western**
Union Money
Transfer. The MoneyGram is sold through more than 14,000 agents around the world. The service enables a customer to present cash. . . .

L5 ANSWER 43 OF 44 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 93:309497 INVESTEXT(tm) REPORT NUMBER:1329460
PGNO PAGE 3 OF 7
DN 1329460
TI First Data Corp. - Company Report
AU Kissane, J.F.
CS SALOMON BROTHERS INC.; NEW YORK (STATE OF)
CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA
CSTY Financial center investment bank-broker

EKD 12/30/2003

STN

PD 26 Apr 1993
DT COMPANY REPORT
FS Text Page; COMPANY REPORT
WC 435
PD 26 Apr 1993
SH First-Quarter Review

TEXT

FDC . . . margins), continues to be the fastest-growing unit. Payment Instrument Transactions processed increased by 15.3% over the year-ago first quarter, MoneyGrams, the company's **electronic funds transfer** product that competes with **Western**

Union, continues to be a drag. However, with Western Union now in bankruptcy proceedings, opportunities may be created. The company still has an. . .

L5 ANSWER 44 OF 44 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 89:312705 INVESTEXT(tm) REPORT NUMBER:1022911
PGNO PAGE 10 OF 10
DN 1022911
TI Telecommunications Industry, 1st & 2nd Qu. - Industry Report
AU Powers, P.T.
CS ARTHUR D. LITTLE DECISION RESOURCES; MASSACHUSETTS
CSR NEW ENGLAND/NORTHEAST/NORTHEASTERN STS.; UNITED STATES OF AMERICA; NORTH AMERICA
CSTY Consulting-accounting-research firm
PD 20 Sep 1989
DT INDUSTRY REPORT
FS Text Page; INDUSTRY REPORT
WC 258
PD 20 Sep 1989
TT Recent Mergers/Acquisitions By Company 1989

TEXT

(P(P . . . TV franchise

US West, New Vector Group	Centel's minority interest in cellular systems in the West	Cellular systems
Versyss	Contel, Business Systems Division	Business systems
Western Union ***Electronic***	National Payments bill Network	payment service
Williams Telecommunications Group	Houston Network	Interexchange carrier

EKD 12/30/2003

STN

Lightnet (Southern
New England
Telephone and CSX)

Fiber-optic
public network

(Part 20 of 22)

Acquiror

Acquiree. . . .